

NEW YEAR GREETINGS TO OUR MANY READERS

PERSONAL NOTES

Arrivals and Departures of Residents and Visitors.

IN THE SOCIAL WORLD

The Column Everybody Reads—Chat About Your Friends and Neighbors—Here and There.

Mr. George Anderson of Cessna paid us a friendly visit yesterday.

Mrs. Annie Wertz entertained a number at cards, last evening.

Mr. Morgan Prosser of Alum Bank was a Bedford visitor on Tuesday.

Mrs. William Medenwald, of near Harrisburg, is visiting her parents, Sheriff and Mrs. Grant Dodson.

Mr. and Mrs. H. M. Walters of East Freedom were guests of Mr. and Mrs. W. S. Reed on Christmas.

Mr. and Mrs. Franklin Arnold, spent Christmas day at the home of Mr. and Mrs. W. S. Reed.

Mr. and Mrs. Ellis Davidson spent some time with friends and relatives in Bedford recently.

Albert Brice, of Cumberland spent a few days at the home of his parents Mr. and Mrs. Wm. Brice, Sr.

Mrs. Ella Hyde, of Ellerslie, Md., spent Christmas with her sister, Mrs. Hayden Leo.

Miss Nellie Croyle of Dana's Institute, is spending her vacation with her parents at Pavia.

Misses Madge and Ruth Reed, Julia Piper and Margaret Stiver were Altoona visitors this week.

Miss Lorraine Pomeroy with her mother, is spending her vacation with her brother in Altoona.

Otto Juch, of Pittsburgh is visiting her sister, Mrs. Jennie Cartwright, South Richard Street.

Miss Christine Bertnett, of Philadelphia is the guest of her aunt, Mrs. H. C. Robinson.

Perry Morse is spending a few days at the home of his brother, D. S. Morse.

Miss Leonard of Saxton was the guest of her sister, Mrs. Frank Thompson, Jr., on Sunday.

Mr. and Mrs. Orie Miller spent a couple days with Mrs. Miller's parents.

Mr. and Mrs. Wilson, of Pittsburgh is spending the holidays with friends and relatives in Bedford.

Mr. and Mrs. Martin of Lancaster are guests at the home of Dr. and Mrs. H. B. Strock.

Mr. Robert Gardner of Pittsburgh spent Saturday and Sunday with his sister, Mrs. B. C. Hackett.

Mr. and Mrs. A. C. Kintner of Cumberland spent Christmas at the home of Mr. and Mrs. T. H. Leo.

Mr. Vinton Mardoff of Cumberland was a guest at the home of Mr. and Mrs. Howard Mardoff last week.

Miss Effie Gardner of Ellerslie, Md., is the guest of her sister, Mrs. Benjamin Hackett.

Miss Sara Mardoff of Harrisburg, is a guest of her brother, Mr. Howard Mardoff.

Mrs. E. B. Strock entertained a number of friends at a masquerade card party last Monday evening.

Miss Leone Sell entertained for her friend, Miss Pearl Sell of Woodbury on Tuesday evening.

Mrs. John McCoy of Altoona is a guest at the home of her parents, Mr. and Mrs. Will Arnold, Sunnyside.

Mr. D. M. Shaffer, the mail carrier has been ill with the grippe for the past week.

Squire E. F. Feight, of Breeze-wood, Pa., was a business visitor to Bedford yesterday and found time to pay us a similar visit.

Mr. and Mrs. Charles Crouse of Altoona spent a few days with relatives and friends in and around Bedford recently.

Mr. and Mrs. Clarence Brengle, of Richmond, Va., are spending a few days at the home of Mr. and Mrs. Hayden Leo.

Mr. and Mrs. Charles Enfield and little daughter, of Pittsburgh, spent Christmas at the home of Dr. and Mrs. A. Enfield.

Mr. and Mrs. Edgar Naus of Altoona spent Saturday and Sunday with Mr. and Mrs. F. E. Naus and family.

Miss Vesta Brightbill entertained a few friends Tuesday evening, in honor Mr. and Mrs. Earl Swartzwelder.

Mr. M. A. Roudabush of St. Clairsville, left for West Virginia on Wednesday for a two week's job of private surveying.

George Booty and Charles Schech spent Sunday at the home of Dennis Morgart, Rainsburg. They had a most enjoyable time.

Rev. Edward F. Reimer, pastor of the First Presbyterian Church at Berwick, this state, spent the Christmas holidays in Bedford.

Mrs. Maria Michaels, nee Koontz, of Juniata, is now on her way to visit friends in Westernport, Md., and will no doubt spend the greater part of the winter there.

Mr. Gilbert Jekes of Cessna, who has been working for the Ford Automobile Company, at Detroit, Mich., for several months, spent Christmas week at his old home.

Mr. Donald Ling, son of Grocer, John Ling, spent Christmas week with his parents. Donald has been working in Pittsburgh for several months, and is making good.

Mr. and Mrs. Geo. F. Gebbe and son, Richard of Elmira, N. Y., are spending the holidays with Mrs. Gebbe's sister, Mrs. J. E. Evans, of Huntingdon, Pa.

Mrs. L. W. Gernand and daughter, Laura of Mann's Choice, Pa., spent Christmas day with the former's daughter, Mrs. J. P. Cuppett, South Richard Street.

Emory Howsare, assessor of Southampton township, was in Bedford yesterday. Also George A. Snyder assessor of Snake Spring made his return the same day.

Sister Annunziata (Miss Margaret Jamison) and Sister Miriam, of the Convent of Mercy, at Tyrone, spent three days this week at the home of Mrs. Emily Jamison, on East Pitt Street.

Dr. J. Allen Hunter, and wife formerly, Miss Minnie Gilliland of Northfield, Vermont, spent a couple of days with the Misses Knight and Mr. and Mrs. John Fletcher in Bedford this week.

Miss Ida M. Carpenter of Buffalo Mills, who is a student at Ursinus College, Collegeville, Pa., is home with her parents, Mr. and Mrs. W. H. Carpenter, spending her holiday vacation. Miss Carpenter is taking a special course in music.

LETTER OF THANKS

To Mr. and Mrs. Santa Claus from Three Little Colored Children.

Dearest Santa Claus:—Lucy Jane, Listie and me and mother never had so many good things to eat before. Mother says she is glad you fetched so many things that stick to the ribs, and I am glad you gave us candy and cake and nuts, apples and oranges. Santa Claus, you made a mistake and sent Listie 3 pairs of mitts. She is going to give 1 pair to a poor little boy who has nothing to wear on his hands. I am going to keep the gloves and mitts you sent me. Listie gave me her big orange and kept the little one. I eat it all, and then eat some candy and cake and nuts until my belly is full. Mother called me a little pig. Lucy Jane and Listie says they would work a hole year for nothing for Mister and Misses Santa Claus. We all love you a hole lot. Good night. Come again.

Little George Gates.

Colonel James Metzger.

Colonel James Metzger, died at the residence of his son-in-law, Martin E. Benson, Schuylkill View, Wissachickon, Philadelphia, on December 25. He was born in Bedford in 1825, where he received his early education before entering Mt. St. Mary's College, Emmitsburg, Maryland, where he remained for two years before he entered Jefferson College, Cannonsburg, Pa., now Washington and Jefferson, Washington, Pa. In 1853 he left Jefferson College to pursue a course in mathematics under Benjamin Halliwell, at his Quaker School in Alexandria, Va., after which President Halliwell appointed him Professor of that branch for two seasons. He then went to Sandy Springs, Maryland, where President Halliwell's son had started a school, teaching there for several years before going to Washington, D. C., to enter the employment of the Washington Union, the national democratic newspaper. On December 26, 1860, Mr. Metzger married Mary Bowman, the daughter of General Bowman, the publisher of the paper.

Upon the outbreak of the Civil War, he returned to Bedford and was mustered into service as First Lieutenant, Co. D, 55 Pa. Infantry, and was honorably mustered out as Lieutenant Colonel, August 20, 1865. He saw active service in South Carolina and Virginia and was captured at Drury's Bluff, Virginia in 1864, and imprisoned for eight months in Libby Prison and at Macon, Georgia, where he was exchanged.

Upon the termination of the war he went to Carlisle, Pa., then to Philadelphia and within a few months entered the firm of T. E. Burns and Co., spice manufacturers, with which he was identified for forty years.

In 1903 following the death of his only son and the loss by fire of his home, he returned to Bedford where he was employed by the Hartley Banking Company.

Colonel Metzger was a member of the Military Order of the Loyal Legion of the United States and a member of Phi Kappa Psi, fraternity, being the first initiate. His brother was Captain S. S. Metzger and sister, Mrs. William Hartley. He is survived by a daughter, Annie Metzger Benson.

The funeral took place in Carlisle, Pa., on Wednesday, December 29.

Miss Ethel Bortz.

Miss Ethel Bortz, 21 years old, daughter of Mr. and Mrs. William Bortz, of Cumberland Valley, Pa., died December 27, at the Western Maryland Hospital, following an operation for an ulcerated stomach. She had been ill about six weeks. Besides her parents she is also survived by two brothers and five sisters as follows: S. W. Bortz, of Galesville, Wis., Geo. L. Bortz, of Cumberland Valley, and Misses Mary, Isabel, Alwyn, Rose and Dorothy Bortz, at home. Funeral arrangements have not been made.

Trinity Lutheran Church

H. E. Wileand, Pastor. Sunday School 9.45 a. m. Public Worship 11.00: Theme of Sermon—Christ's Prayer for Unity of the Church. Congregational meeting for election of officers for two years, 2.30 p. m. Pastor's class for organization, 6.30 p. m. Christian Endeavor, 7.30 p. m. Theme for Meditation—"The Gospel of Unrest."

The OLD YEAR and the NEW

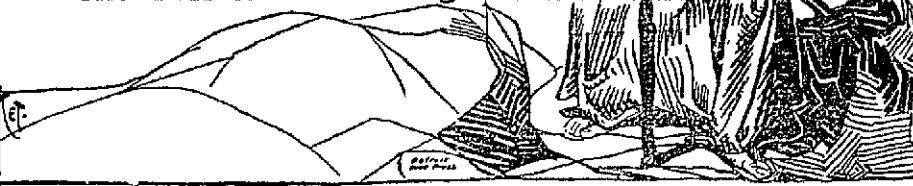
THE New Year comes. The Old Year goes Adown the pathway of the years, Bent neath his pack of joys and woes, Of Junetide smiles and April tears, Across the fields with snowdrift white, The Old Year passes on tonight.

TWELVEMONTH past we welcomed him— A New Year he, one year ago, But now his eye is weak and dim, He totters on with footstep slow, His voice, complaining on the breeze, Comes in the groaning of the trees.

WE watched him grow. The wintertime Ebb'd into spring, and summer, then We saw him pulse with virile pride When autumn fields were ripe again, And now, we view him at the last, Nipped by December's chilling blast.

WELL, let him go. His race is run. He was a goodly Year, indeed. So let us toast him, every one, And bid the wanderer "God-speed!" Old Year, a final health to you! You were a comrade, tried and true.

THE Old Year goes. The New Year stands Before the door and waits us here. Ho, bring him in with welcome hands. The Year is dead! Long live the Year!



Union Services for the Week of Prayer.

A unique and helpful program has been arranged for the Union Services to be held during the Week of Prayer in the various Bedford Churches as announced below. A special subject of vital importance has been selected as the general theme for the week, and each evening a sermon will be preached upon some particular phase of this subject. This should create a sustained interest, and secure a large attendance for the full series of services. The Sunday following these Union services, viz. January 9, will be observed in the various churches as Family Day, and Everybody-Go-To-Church Sunday. Upon this Sunday an effort will be made, not only to have everybody present at the church of their choice, but also to have whole families present and seated together in the family pew. For the evening service of this sabbath the pastors will make a general exchange of pulpits, but with no announcement as to who will preach in the different pulpits. Each church will be put upon its honor, and trusted to secure the largest congregation it can muster with which to greet its visiting minister. Following is the order of services for the week:

General Theme—The Family. Tuesday evening, January 4. The Institution and Need of the Family, Rev. J. A. Eyer, Presbyterian Church. Wednesday evening, January 5. The Worst Enemies of the Family, Rev. G. W. Faus, Lutheran Church. Thursday evening, January 6. The Best Friends of the Family, Rev. H. E. Weiland, Methodist Church. Friday evening, January 7. The Family and the Church, Rev. K. A. Bishara, Reformed Church. Sunday, January 9. Family Day, and Everybody-Go-To-Church Sunday, with a general exchange of pulpits for the evening service.

Rainsburg Lutheran Charge

Rev. R. Schluttig, Pastor. Will preach at the Old Brick Church, Friend's Cove, on Sunday, January 2, at 10.30 a. m. and in the Lutheran Church of Rainsburg, Pa., on the same Sunday in the evening at 7.00 o'clock. Everybody is cordially invited.

Court Notes

Petition of Bessie Crist of Union Township for a Guardian. Geo. H. Crist appointed. Bond in \$250.00 filed and approved.

Estate of Theodore M. Klahre late of Everett; order of sale granted.

Estate of J. Watson Zimmers, late of Bedford Township; order of sale granted to E. M. Pennell.

In re rule on J. C. Horner, et al; denial of reapplication filed.

Estate of S. P. Naus, late of Bedford Borough, report of Auditor filed.

Estate of Millard Hardman, petition for order of sale.

Estate of Rebecca J. Irons, bond of J. H. Evans, administrator filed and approved.

Estate of Hannah Thompson, bond of guardian filed and approved.

Estate of Jane Jmes, petition for order of sale granted.

Report of inspectors of Bridges in Mann, Monroe, Woodbury and Kim-mell Townships, filed and approved.

Estate of Margaret Hall, of Hope-well Township, a Lunatic. Report of Emory D. Claar, auditor filed and confirmed nisi.

E. Imler vs Bertha Neff, et al, Rule to open judgment, Decree discharging rule filed.

Commonwealth vs Harry Johnson, defendant sentenced by the Court to pay costs of prosecution, a fine of \$500 and serve three months in the county jail.

Estate of Geo. W. McDaniel; A. L. Little, Esq., appointed auditor.

1915 and 1920.

A Bedford artist (name unknown) mailed Phoebe Peters a New Year greeting. It is a clever, hand-colored cartoon. The cartoonist pictures Phoebe in 1915, with a broad and happy smile, and in 1920 with a forlorn look. Where Phoebe is pictured with a broad smile, the wording reads: "In 1915 when Women Suffrage was defeated in Pennsylvania," and at the top of the picture where Phoebe is portrayed with a sad face, are these words: "In 1920, when Suffrage wins." Phoebe says the artist is a good cartoonist, but a poor political prophet. The cartoon has been framed and can be seen in Murdock's jewelry store window. Phoebe will give a box of candy for the name and address of the artist.

TALK ON COMPENSATION INSURANCE

Supervising Special Agent J. W. Hartley, of United States Fidelity and Guaranty Co., Gave Lengthy Talk in the Court House.

LAW EFFECTIVE JANUARY FIRST.

The Compensation Law passed by your legislature is of the elective form, permitting the employer to choose between the compensation obligation and an increased obligation for damages. The employee has the right to choose either to accept or reject compensation. Elective laws are of two forms, one requiring the employer to act and the other presuming acceptance, if the employer does not reject.

The presumed acceptance is the form used in Pennsylvania. Under this form, if an employer takes no action whatever he is presumed to have accepted the Compensation Act, and the same presumption extends to his employees. The law declares that all contracts of employment continued after January first will be presumed to include, first, an agreement on the part of the employer that he will accept the obligation of the Compensation Act waiving his constitutional rights, and second, an agreement on part of the employee that he will accept the compensation, provided by the Act, waiving his right to claim damages under common law procedure. This agreement on part of the employee binds not only himself, but those who may be dependent upon him in case of a fatal accident. This provision also extends to minor employees. The Act becoming effective January 1st, 1916, unless an employer shall have given notice at any time before December 31st, 1915, he is presumed to have fully accepted the provisions of the Act. If such notice is given after January first an employer is bound by the Act for sixty days after such notice has been served. The same privileges of rejection are given to employees of an employer to have accepted under the same conditions and requirements. An employee, however, must notify sixty days prior to the occurrence of an accident, if he elects not to accept compensation.

If an employer does reject he becomes liable to his employees in the event of injury and in defending against a claim for damages he cannot plead in defence that the injury was occasioned by the negligence of a fellow servant, or that the injury was due to the hazard of the employment or that the injury was due to the negligence of the injured person himself, the burden of proof resting upon the employer, and the resulting question being one of fact for the jury to determine. There is practically no limit to liability for damages, and therefore the majority of employers will doubtless accept the provisions of the Compensation Law, rather than run the risk of a heavy judgment being found because of the fact that his defenses are denied him. If an employer has accepted the law and one or more of his employees should notify him of their rejection, the law is not clear as to the obligation of the employer to such employee. He, of course, would be liable to them for damages if injury was due to his negligence, and it is the opinion of many legal minds that it is the intent of the law in such cases to allow the employer all of his common law defenses that are available to him at this time in personal injury damage cases.

The Act only applies to injuries happening in the State of Pennsylvania. It is not extra-territorial. It covers all accidents sustained in the course of employment unless self-inflicted or caused by a third person, who intends to injure for personal reasons. Occupational diseases are not covered.

The Act does not apply to one whose employment is casual and not in the course of the employers business, and also excludes domestic servants and agricultural labor.

The amount of compensation to which employees are entitled is based upon his average weekly wages and in the language used, means the money rate at which the service rendered is paid for under any contract of hiring in force at the time of the accident. It does not include any gratuities received from either the employer or others. The schedule is payable for the first two weeks after the injury, but the employer is required to furnish medical and hospital attendance not to exceed \$25.00, unless a major surgical operation is necessary in which case the cost shall not exceed \$75.00. If the employer fails to provide attendance, the employee may provide same at employer's cost within these limits. If employee refuses medical attention compensation is not payable during the time of such refusal.

For total disability injuries, either permanent or temporary, employees receive 50% of average weekly wages during such period of disability, but not to exceed 500 weeks, beginning with the 14th day after injury. The maximum amount payable is \$10.00 and the minimum \$5.00. Where an employee earns less than \$5.00 he receives full earnings. The total (Continued on Eighth Page)

MENTIONED IN BRIEF

Town Talk and Neighborhood Notes Tersely Told

MANY ITEMS OF INTEREST

Gleaned From Various Sources— Little Points Picked Up By Vigilant Reporters.

Both Banks will be closed on Saturday, New Year's day.

Dr. Harry Brightbill is on the sick list this week.

Master Harry Brightbill and sister Charlotte, were the happy recipients of a little pony at Christmas.

All members of the Bedford Fire Department are to be present at the meeting Tuesday, January 10, at 8 o'clock.

By order of the Chief.

A marriage license was granted this week in Altoona, to James Edward Miller, of Matawans, and Miss Stella Mae Jacobs.

Little Bedford girl believing there would be a premium on Buffalo nickles some day, saves more than two hundred.

Dr. Charles Blackwelder and Mrs. Carrie Pitcairn were called home or account of the serious illness of their mother, Mrs. J. C. Blackwelder of East Penn Street.

An invitation is extended to the members of the Lutheran Church to a reception given by the members of Mr. Colvin's class, Monday, January 10.

Watch Night will be held at the Methodist church this evening, beginning with a social half hour at 9.30, and followed with a song service and sermon and varied religious program from ten to twelve o'clock. Everybody welcome.

Elbert Hubbard, the noted writer and lecturer, who was drowned on the steamship Lusitania, left an estate valued at \$397,845 and Mrs. Hubbard's estate is valued at \$31,735. In each case the estate was divided equally between their children, Elbert and Miriam.

Miss Vera Leone Hackett, six years old, daughter of Mr. and Mrs. B. Hackett, of this place, through her uncle, in Pittsburgh, deposited for credit in a Pittsburgh Bank, D. C. \$28. more than two hundred Buffalo nickles, which she saved during the past year, believing some day there would be a premium on same.

Community Christmas Tree Erected.

Despite the inclement weather of last Friday, it is estimated that fully half of Bedford's entire population reported at the Public Square at 6.30 p. m., to witness the exercises incident to the first Community Christmas tree observance in our historic town.

The boys and girls were all of the light when at the appointed time little "Betty" Brice touched the electric button for the tree's first illumination.

The beauty of scene, the music of Band and Voices in Christmas Carols, the shouts of Merry Christmas and general hand-shaking (and with the coming of Santa Claus, with a candy and orange treat for the young people made it a moment of real inspiration to all present.

Aside from the 700 boxes of candy and same number of oranges given out Friday night, visits to both the County Home and County Jail were made the following day and a candy and orange treat given to all inmates. Many aged and shut-ins were also remembered by an orange treat.

The committee began saving charge of arrangements, as was to submit a statement of total receipts and expenses incurred. It was to press their appreciation of the co-operation of all who have been able to celebrate in such a happy manner.

Special mention is due to the energy of manager, as well as to the of the Electric Light Company and Messrs. Griffith and Co., of Bedford, who with their string of helpers secured the tree, and risk, the former completing the work by his exquisite taste in decorating it.

Through the influence of S. P. Murrie of Hershey, a very generous candy donation was made by the Hershey Chocolate Company. A donation was also received from the Elie Sheetz Candy firm of Washington, D. C. Cash donations were made by Messrs. Wm. Powers of Philadelphia and James G. Samson, of Pittsburgh, former Bedford boys.

The Boy Scouts under direction of Messrs. Garbrick and Hultz proved their ability to keep in check the crowds at the distributing line. Excellent order throughout was maintained by the commanding presence of Dr. S. F. Statler.

The total cash receipts were \$129.25, total expense \$119.77. The latter including the necessary candy purchased, oranges, electric light, band, extra labor on securing tree, boxes, livery bill, watchman's services, lumber, auto and "Santa's" incidental expense.

The small cash balance of \$9.48 will be turned over to the Parent Teachers Association.

That the "greatest good might be done to the greatest number, was the Community desire for Christmas 1915."

J. D. Shuck, Chairman, Mrs. T. Brice, Jr., Miss Lizzie M. Reed, C. Litzinger, John P. Cuppert.

WINTERING POULTRY.

Special Care Should Be Given Fowls During Cold Weather to Obtain Best Results.

To obtain good results from a flock of poultry during winter all houses and coops should be put in good condition, only healthy fowls placed in the building, and good care given to the poultry. The houses should be thoroughly cleaned, disinfected, and made tight for winter. If the house has a dirt floor, it is well to remove 3 or 4 inches from the top and substitute fresh gravel or sand. If the floor is cement or wood, remove all litter and dirt and put in 4 or 5 inches of fresh straw or litter. Be sure that the house is tight on three sides and that there is no chance for a draft to strike the hens. If hens roost or are placed in a draft during the fall and winter, colds are sure to develop, which may result in roup and other troubles. The south side or front of the poultry house may be left comparatively open, but should be under control, so that the openings may be closed gradually as the weather becomes cold. Have muslin curtains in the front of the house, or leave a window partly open even on the coldest nights to allow some ventilation in the house. Fowls will stand considerable cold air provided it is dry, and ventilation will keep the air thoroughly dry in the house.

The pullets should be brought in off the range and put in winter quarters, but before they are mixed with the older fowls be sure that the hens are banded or that the web of the foot is punched in some way so as to distinguish between the pullets and the hens. In this way the older stock may be culled out whenever it appears desirable, and the young hens kept for further laying. Cull the chickens which are brought into the laying house carefully, and fatten and market all chickens which are small, poorly developed, or in poor condition. These small, poorly developed chickens are apt to catch cold if put in with the other poultry, and develop diseases which quickly spread through the flock. Market all surplus cockerels or older male birds which are not desired for breeding or not wanted for a later market.

Feed the grain in a deep litter on the floor and make the hens exercise for all of their grain. The mash may be fed either wet or dry, and should be so regulated that the fowls will get about equal parts of mash and of the scratch grains. It is necessary to give the fowls plenty to eat to get good results, but the birds should always be eager for each feed. In cold weather feed about one-third of the scratch grains in the morning and two-thirds at night. In this way the hens are forced to exercise more than if they receive all the grain they desire at the morning feed. Scratch grains, mash or ground grains, animal protein, green feed, grit and shell should be supplied in the winter. A good scratch mixture may be made of equal parts, by weight, of cracked corn, wheat and oats; and a mash may be made of two parts corn meal and one part each of wheat, bran, wheat middlings, and beef scrap. Green feed, such as cabbages, mangel wurzel, beets, cut alfalfa, or sprouted oats, should be supplied to replace the green feed which the fowls have been securing in the fields; and beef scrap, skim milk, cut green bone, or some similar feed is needed to replace the bugs which the fowls have been getting in on the range. Beef scrap or feed of this nature is very essential in securing a good supply of eggs during the winter months.

Clean the dropping boards at least once a week, and spray the roosts with kerosene or some commercial preparation for killing mites once a month during the winter. Have a good supply of sand or dry dirt on hand to use on the dropping boards during the winter.

If any of the birds develop colds, put as much potassium permanganate as will remain on the surface of a dime into a gallon of water and keep this mixture in their drinking water for several days, or until the symptoms of the colds have disappeared. Remove any sick birds from the flock as soon as they are noted and treat them in coops by themselves, or kill and bury them if they are not worth treating.

Examine the pullets and hens for lice, and dust thoroughly with a good insect powder or apply a mixture of 2 parts of vasoline and 1 part of mercurial or blue ointment, about the size of a pea, 1 inch below the vent.

STOP SCALP ITCH AND FALLING HAIR

People whose hair looks dull and lifeless and who find it growing dry, brittle, splitting at ends and coming out fast at every combing need a genuine scalp invigorator and should get one without a day's delay. A Little Parisian Sage rubbed briskly into the scalp with the finger tips twice daily will work wonders for hair of this kind. Just a few days' use and the hair becomes glossy and healthy looking, dandruff vanishes, scalp stops itching, and hair stops falling out. Parisian Sage is more than a hair tonic. It is a scalp treatment and its use means strong, beautiful hair and a healthy scalp. F. W. Jordan, Jr., sells Parisian Sage. It is not expensive. Dec. 3, 2t.

Presbyterian Churches

Services on Sunday January 2nd, as follows: Schellsburg, Sunday School 9.30 a. m. Services 10.30 a. m. Mann's Choice, Services 2.30 p. m. Everybody welcome.

Rexall Orderlies

Sick headache, biliousness, piles and bad breath are usually caused by inactive bowels. Get a box of Rexall Orderlies. They act gently and effectively. Sold only by us at 10 cents. Frank W. Jordan, Jr.

HAVE YOU BEEN SICK?

Then you realize the utter weakness that robs ambition, destroys appetite, and makes work a burden.

To restore that strength and stamina that is so essential, nothing has ever equaled or compared with Scott's Emulsion, because its strength-sustaining nourishment invigorates the blood to distribute energy throughout the body while its tonic value sharpens the appetite and restores health in a natural, permanent way.

If you are run down, tired, nervous, overworked or lack strength, get Scott's Emulsion to-day. It is free from alcohol. Scott & Bowne, Bloomfield, N. J. *

OLD AGE.

Little Talks on Health and Hygiene by Samuel G. Dixon, M. D. LL. D., Commissioner of Health

"The gray-beard sighs, shaking his hoary head. Compares times that are now, with times past heretofore. Praises the fortunes of his father long since dead; And cracks of ancient men whose honesty was more."

Thus did a Roman poet describe the characteristics of old age nineteen hundred odd years ago. Those who wish to remain young would do well to con these lines and guard against such an attitude of mind. The fountain of perennial youth is in the spirit. If you would arm yourself against the stealthily advancing years cultivate the habit of looking continually forward. For the man who keeps his eyes fixed ahead and struggles onward to some notified goal, the years speed by unnoticed. For him who turns and walks backward looking ever in the past, the future holds no promise and the stimulus of the shoulder to shoulder touch with the on-pressing younger generation is lost.

The future is built upon the ruins of the past. Advancing years should bring ability to concentrate and an experience which will compensate in no small degree for lack of physical power. At thirty, man suspects himself a fool, knows it at forty, and reforms his plan; at fifty chides his infamous delay, pushes his prudent purpose to resolve—and if he be wise makes use of such experiences as he may have piled up along the road of life and pushes his purpose home. Moderation of habit and attention to the rules of hygiene will help materially to make the years sit lightly, but this alone is of little value if we are without ambition and live from day to day.

When the idols of youth are broken, we must set up new and better ones. Ambition we must have and work as well if we would laugh at Father Time.

FARMIN' IS THE LIFE.

Jest you come out onto my farm, you 'back to farmin' boobs. An I will show you what we do,—us common country rubes. You've got a wrong impression of 'a peaceful farmin' life.' Fer it ain't very peaceful, even with a peaceful wife.

You've been told in glowin' language that farmin' is a dream. An you have went an swallowed all they said about th' theme. Now here's an invitation for to find out all th' strife, That is to be connected with 'a peaceful farmin' life.'

You've been told about th' chickens, how they lay while they sleep. An' when a hen gits old enough she turns into a sheep.

An' how sheeps have to have hair-cuts and yield a lot of wool, With which you stuff a feather bed to lay on when you're full.

You've been told about th' ducks, with th' 'Charlie Chaplin' wack. An' when you feed th' turkeys how th' geese begin to squawk, An' how a calf, if cultivated, turns into a Cow.

An' Oh, that farmin' is th' life, an' you'd best strat right now.

You've been told about stock-raisin', how dumb brutes raise thei'self, An' how, when they git old enough, you jist roll in th' wealth, An' how they'll live on anything that you have stored away.

From grain of all descriptions to ten different kinds of hay.

An' now about crop-raisin' you've no doubt been told a lot. How you set back in th' shade when th' sun's rays beat down hot.

An' all you've got to do is watch th' corn an' taters grow, An' jist so you're done harvest before it begins to snow.

An' now about th' winter I'll tell th' solemn truth, That all you've got to live off of is what escaped th' drouth.

An' what escaped them hookworms, an' them ole Grand Army bugs, An' what barbarians couldn't carry off in bags or jugs.

An' now, you would-be-farmer, you kin be a farmer, too, But you've got to jump an' hustle th' whole live-long year through.

You've got to git up in th' morning, go to bed at night, An' shake your corns an' bunions while th' Lord gives you day-light.

You've got to toil an' sweat beneath th' summer's stewin' sun, An' brave th' winter's blizzards even if your nose does run.

You've got to let th' weather in upon your daily plans, An' you can't stop to listen to th' little German bands.

An' now you see that you've been stuffed with fresh cold-storage eggs,

An' here I've busted 'em an' left you shaky in th' legs; But come to me an' I'll show you jist how to meet th' strife, That is to be connected with 'a peaceful farmin' life.'

Hank McDoodle

When Joseph Jefferson Visited the Sothorns in Their English Homes.

When Joseph Jefferson visited England about this period to play "Rip Van Winkle" in London, he became a party to these occasions. Mr. Jefferson stayed at our house in Kensington. You who remember the sweet and gentle Jefferson will smile to know that my parents told his children that a famous pirate chief was coming to hide from the officers of the law. Shortly Jefferson arrived wrapped up in a very large greatcoat and accompanied by his son Charles, who had met with an accident on shipboard. Charles was carried carefully into a room on the ground floor and Jefferson and my father were closeted for a while making Charles comfortable in bed. When my father came out, I and my brothers were peering through the banisters at the door of the "pirate."

"Hush!" said my father. "There has been a terrible battle on the high seas. The pirate chief will be hanged if anybody speaks and his first mate is full of cannon-balls. There is only one thing to do, and that is to give up eating and to stand on one leg. Quick! There is no time to lose. Hush!" and he left us.

Shortly Mr. Jefferson came out of the room and found three little boys standing on one leg on the staircase. "Don't shoot!" said my elder brother.

"Bang!" shouted Mr. Jefferson, and the three small lads fled in dismay.

It did not take long for us to make friends with this "terror of the seas." We were soon taken to see "Rip," and then we played "Rip" ourselves, assisted by Joe Jefferson. In those days we played many plays. The rocky in our garden very readily became a weird spot in the Catskill Mountains, "Sleepy Hollow" and the "Village of Falling Water" materialized with the swift magic of childhood's thought, which can make one a gnome, or a giant, or a flea, or an elephant within the twinkling of an eye. "Rip" was a great play for us. My brother Sam was a gnome and had to crawl about on all fours. He, however, was very mischievous and no matter what character we cast him for he would insist on introducing the climactic speech from my father's performance of "Rosedale," where the hero cries: "Up guards and at 'em."

From "My Remembrances," by Edward Sothorn, in the January Scribner.

DO YOU FEEL HEADACHY? LOOK TO YOUR STOMACH

It is an unusual thing for a druggist to sell medicine under a guarantee to refund the money if it does not cure. Yet this is the way F. W. Jordan, Jr., the popular druggist, is selling Mi-o-na, the standard dyspepsia remedy.

Never before has he had so large a number of customers tell him that a medicine has been successful as with Mi-o-na. People who a few months ago looked like walking skeletons have put on flesh and today are ruddy and vigorous with perfect digestion and good health.

There is no longer any need for anyone suffering or making their friends suffer on account of dyspepsia. Mi-o-na can always be relied upon. The percentage of cures is so great that there is little risk to Mr. Jordan in guaranteeing to return the money if the medicine does not relieve. And he stands ready to do so without any questions.

Headaches, all forms of indigestion, specks before the eyes, dizzy feelings, and all forms of liver trouble are helped by Mi-o-na. A few days treatment should show considerable gain in health while a complete cure often follows rapidly.

Osterburg

December 27.—On Friday evening, December 17, the teachers and students of the Osterburg school held their Christmas entertainment in the new school building.

A special program was rendered, consisting of music and recitations. There was a Christmas tree which contained a nice box of candy for each member of the school and was distributed by Santa Claus.

The teachers, Miss Alma Mason and Prof. Berkhimer certainly deserve much praise.

The licks and Claycomb grist mill of this place formerly owned by Mrs. Sarah Shaffer is running full time day and night, grinding flour and feed.

Glen Kerr of Schellsburg was a visitor with friends here over Sunday.

Clarence Ditz of Mann's Choice, was calling on friends here recently. Berkeley Brothers of Stoyestown, and Miss Pearl Comp and Miss Garber of Mann's Choice were visitors of Mr. and Mrs. James Hockard over Christmas.

Mr. Bruce Imbler of Pittsburgh was a visitor of friends over Christmas. Liveryman, H. K. Bowser in company with S. B. Horton of Altoona are canvassing the Eastern end of the county this week.

Blain Burkett, Clay Worrel and Robert Fetter of this place attended a Christmas service at Pyleasantville on Sunday evening. They report a pleasant time.

A special Christmas program was rendered in the Lutheran church on Christmas evening.

The Reformed Sunday school held theirs on Christmas morning. Recitations and a musical program was rendered. Many children participated in the program at both services, all children members of the schools were given a pound box of candy.

Mr. and Mrs. Bruce Croyle are spending the Christmas week at the home of William Kenn of Schellsburg.

We wish the Editor and all Gazette readers a Happy Prosperous New Year.

Don't use harsh physics. The reaction weakens the bowels, leads to chronic constipation. Get Doan's Regulents. They operate easily, 25c at all stores.

THE GREATEST OFFER

The Bedford Gazette and a set of Pure Aluminum COMBINATION COOKING UTENCILS

The Set Consists of
One Six Quart Berlin Kettle with Safety Cover to Prevent Boiling Over.
One Two and One-Half Quart Pudding Pan.
One Two and One-Half Quart Colander and Strainer.

The peculiar construction of these utensils enables the housewife, by using them singly, and in combination with one another, to make up the following utensils:



Six quart Berlin Kettle with safety insert cover. The pudding pan inserted, produces a 2 1-2 quart double boiler, superior to all others, because the boiler part is entirely submerged in the hot water, and the contents cooked more quickly.

Invert the pudding pan and place on top of kettle to produce self-basting roaster, which will roast meat on top of stove, with flame turned to one-third usual volume, retaining all original flavor and making it exquisitely tender.

Insert the colander in the kettle and cover with pudding pan to produce a regular 5-quart steam cooker.

This is the most practical cooking set that has been placed on the market, as each of the different articles used in its composition is complete in itself, and any housewife that has ever used one, will gladly add her testimonial.

Pure Alminum Combination Cooking Set---	Offer open to old and new subscribers	\$2.00
Regular Price	\$3.00	
Bedford Gazette for one year	\$1.50	
Total	\$4.50	

SAVE

Our offer:

BOTH FOR \$2.50

Come and examine this Combination Set. If you wish to have the set sent to you by Parcel Post for examination send a check or money order for \$2.75 and we will forward a set to you subject to approval.

Gazette Publishing Co.

Imagine the happiness of the women who get Hoosier Cabinets this Holiday season.

Think of the joy of preparing over a thousand meals a year with a saving of half the time and energy.

Your wife will appreciate this Hoosier Cabinet as a million other women do.

You may not know why the Hoosier has such a marvelous sale—but she knows.

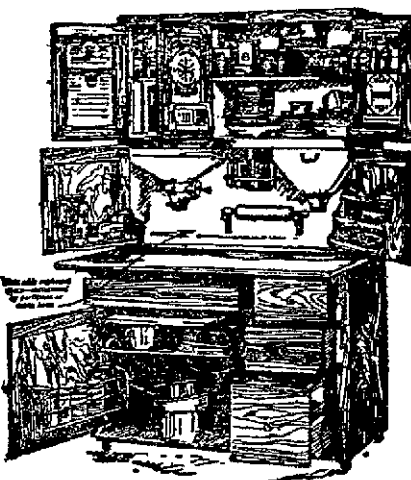
She knows about the sanitary sliding table of pure aluminum or porcelain—the spotless white cupboards uncluttered by partitions. She knows how the utensil tray and deep metal drawers save time, how the shaker flour sifter avoids grit and won't wear out; how the metal caster sockets make it easy to move without breaking casters. The food guide, calendar and pencil holder are among the 40 labor-saving features that give the Hoosier unrivaled supremacy for her.

So we gladly guarantee that if she isn't delighted with the Hoosier for Christmas we'll refund every penny.

And we can start now on the remarkably liberal terms of \$1 down and \$1 per week.

Four styles shown at the store.

D. W. BEAM, — Bedford, Pa.



Good-by, Old Year!



GOOD-BY, Old Year! With words of grace,

Leave us with him who takes

your place,

And say, Old Year, unto the New,

"Kindly, carefully, carry them through,

For much, I ween, they have yet to do."

—John Godfrey Saxe.

Their Resolutions.

They were young as April as they pressed close to a window full of wonderful confessions.

"What bad habits are you going to give up this New Year?" he asked.

"You," she answered briefly; "what bad habits are you going to give up?"

"Letting you have your own way," he responded firmly, "so our engagement stands."

"Very well, then, go in and buy me that heart-shaped box of candy." And both New Year resolutions went the way of their kind.

NEW YEAR "NEVER AGAIN"

Suggestions for Husbands, Wives and All Lovers, Married or Single, That Are Timely.

If you haven't thought up any, here are a few timely suggestions:

For hubby: Never again to spend a moment out of the presence of the wife unaccompanied by a trustworthy guardian appointed by her, who will report faithfully all of your doings, even to the irregular quiver of an eyelash, or the drinking of soda instead of buttermilk.

Never again to be such a brute as to want to stay at home when the wife wishes to go out, or to wish to go out—by yourself—when, wife desires you to stay at home in the bosom of your family.

Never again to growl, grumble or swear, or pretend to be asleep when the wife pokes you in the back and asks you to walk with the baby in the middle of the night.

Never again to threaten to forbid tradespeople to allow the wife credit if she and the girls do not cease their extravagance—when the monthly bills come in.

Never again to forget to peck wife on the cheek upon leaving her in the morning and coming home at night, to tell her that her frightful new bonnet is a perfect gem, and that her "fourteen-year-old" short dress is altogether too old-looking for her youthful figure.

For wife: Never again to make biscuit for breakfast until you have tried them on your own digestion for a few weeks in the absence of the rest of the family.

Never again to notice pa exchanging glances with the pretty girl across the aisle all the way downtown.

Never again to keep the lights turned on when pa has been detained downtown "on business," in order to see what time he gets home, or to insist on his kissing you that you may smell his breath.

Never again to come to the table with hair in crimpers and wearing a soiled kimono.

Never again to subject pa to spells of lachrymose reproaches, telling him that he doesn't love you any more.

For lovers, married or single: Never to miss an opportunity to tell the dear old story over and over again.

Never to lose the coquettish elusiveness that makes lovers so delightful to each other.

Never again to spend the sweets of young lover souls in cheap flirtations when there is such a world of real happiness at your command.

Never to become insensible to the delicious tremblings and flutterings of your own heart, or to become lax in all of those lovely attentions and givings that help to keep a keen response a-thrill in the heart of the beloved.

Helps Some.

"Some folks say that mere words don't count," said Uncle Eben, "but de fact dat some folks think enough of you to say 'Happy New Year' to you helps some."

DIMS BATTING EYE.

"I do not drink; it dims my batting eye," said Ty Cobb.

Friendship or Add-a-Link Bracelet

You give your friend a link with your initials on.

Ten links, each with different initials, form the bracelet.

They are growing like Wild Fire. Sterling Silver (solid silver) links at 25 cents. No charge for engraving.

JAMES E. CLEAVER

Jeweler and Optician

Bedford, Pa.

VERIFY IT

The Proof Is In Bedford Almost at Your Door.

The public statement of a Bedford citizen is in itself strong proof for Bedford people, but confirmation strengthens the evidence.

Here is a Bedford citizen who testified years ago that Doan's Kidney Pills relieved weak kidneys and gave him the result was permanent. "I am a sufferer from kidney trouble," he said. "You can investigate. The case is right at home. Mrs. J. Harnishfager, 213 E. St., Bedford, Pa., says: 'I am glad to confirm all I said in praise of Doan's Kidney Pills when I publicly recommended them some years ago. The cure they made in my family has been permanent. I have also taken Doan's Kidney Pills and they have given me great relief from backache and other symptoms of kidney complaint.'

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States.

Remember the name—Doan's—and take no other.

QUAINT SOLDIER CEREMONY

How Crack Scotch Regiment, the Seaforth Highlanders, Ushers in the New Year.

The Seaforth Highlanders, one of Scotland's crack regiments now at the front, have one of the most peculiar New Year's eve customs of the whole British army. The ceremony is picturesque and imposing.

On the night of Hogmanay, at about 10:30 o'clock, the regiment assembles in the barrack square. A few minutes later the oldest soldier in the battalion, dressed as a Druid, makes his appearance, to the accompaniment of a flourish of trumpets. Ascending the improvised throne, he calls on the veterans to show their uniforms and achievements of bygone times. To the music of the pipes and brass band veteran after veteran, arrayed in the uniforms worn by the regiment at different periods, marches past and salutes the Druid. The Druid then toasts "The Seaforth Highlanders."

After a display of Highland dancing the alarm is sounded, and the second oldest soldier, arrayed as Father Time, approaches. The veterans then retreat, leaving their honors to be guarded by their successors, and Father Time expels the Druid.

At the last stroke of midnight a loud knock is heard at the gate and out rings the sentry's challenge: "Halt! Who goes there?"

"The New Year!" comes back the answer.

"Advance, New Year, and give the countersign!" is the next command.

"Pass, New Year; all's well!"

The gate is then opened and the youngest boy of the battalion enters, dressed as the high chief of ancient Ross, to represent the New Year. The colonel shakes hands with the boy, while the band strikes up, "A Guid New Year to Ane and A'."

After the colonel's greeting to the battalion the national anthem is played and the men fall out.

Happy New Year

The following New Year wish is ascribed to Goethe.

Health enough to make work a pleasure.

Wealth enough to support your needs.

Strength enough to battle with difficulties and overcome them.

Grace enough to confess your sins and forsake them.

Patience enough to toil until some good is accomplished.

Charity enough that shall see some good in your neighbor.

Cheerfulness enough that shall make others glad.

Love enough that shall move you to be useful and helpful to others.

Faith that shall make real the things of God.

And hope that shall remove all anxious fears concerning the future.

Wives, eczema, itch or salt rheum sets you crazy. Can't bear the touch of your clothing? Doan's Ointment is the only skin itching. All druggists sell it, 50c a box.

Meeting of Stockholders.
The annual meeting of the Stockholders of the First National Bank of Schellsburg, Pa., for the election of directors to serve for the ensuing year, will be held at the Banking House, on Tuesday, January 10th, 1916, between the hours of 10 a. m. and 12 a. m.

W. C. KEYSER, Cashier.
Dec. 17, 4t.

ADMINISTRATOR'S NOTICE.

[Estate of Leah Hite, late of King Township, Bedford County, Pa., deceased.]

Letters of administration on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims to present the same without delay to

MICHAEL J. GEORGE, Administrator,
E. M. PENNELL, Portage, Pa. Attorney. Dec. 17, 6w.

EXECUTORS' NOTICE.

[Estate of Jacob T. Anderson, late of Bedford Township, Bedford County, Pa., deceased.]

Letters testamentary having been granted the undersigned executors named in the last will and testament of Jacob T. Anderson, late of Bedford Township, Bedford County, Pa., deceased, all persons having claims or demands against the estate of the said decedent are hereby notified to present the same without delay for payment, and all persons indebted to said estate are requested to make prompt payment of the same.

FRANK R. ANDERSON, Listonbury, Pa.
GEORGE W. ANDERSON, Cessna, Pa.
W. L. FICKES, Osterburg, Pa.
SIMON H. SELL, Executors. Dec. 17 6w.

Meeting of Stockholders.

The annual meeting of the Stockholders of the First National Bank of Bedford, Pa., for the election of directors to serve for the ensuing year, will be held at the Banking House, on Tuesday, January 11th, 1916, between the hours of 11 a. m. and 2 p. m.

H. B. CESSNA, Cashier.
Dec. 10, 5t.

ADMINISTRATRIX'S SALE OF VALUABLE REAL ESTATE.

The undersigned administratrix, et al., of Reuben M. Bussard, late of Monroe Township, deceased, will expose to public sale at the late residence of decedent in said township, on

THURSDAY, JANUARY 13, 1916, at 10.00 a. m., the following real estate. All the estate in remainder of said Reuben M. Bussard, in all that certain tract of land situate in Monroe township, adjoining lands of G. W. Cornell on the north, lands of Samuel Pennell and Philip Mountain on the east, lands of Alonzo Bennett and Philip Mountain of the south and lands of J. S. Barney on the west, containing 117 acres, 37 perches, and having thereon erected a two-story frame dwelling house, bank barn, wagon shed, grist mill, and other outbuildings.

At the same time and place a lot of farm implements and household goods will be sold.

Terms:—10 per cent. of bid at the time the property is struck off, and balance in cash at confirmation of sale and delivery of deed.

RETTA J. BUSSARD, B. F. MADORE, Administratrix, et al. Attorney, Everett, 3, Bedford, Dec. 24, 3t.

Election Notice.

The annual meeting of the shareholders of the Bedford County Trust Company of Bedford, Pa., will be held in its banking rooms, on Monday, January 3, 1916, between the hours of 11 a. m., and 2 p. m., for the purpose of electing nineteen Directors to serve for the year 1916, and to transact such other business as may properly come before such meeting.

P. N. RISSER, Secy. and Treas. Dec. 24, 2t.

PUBLIC SALE OF VALUABLE REAL ESTATE.

The undersigned Trustee appointed by the Orphans' Court of Bedford County, Penna., to sell the Real Estate late the property of J. Watson Zimmers, of Bedford Township, Bedford County, Penna., deceased, will offer at public sale on the premises on

THURSDAY, JANUARY 20, 1916, at one o'clock p. m., of said day, all that valuable mansion farm in Bedford Township, Bedford County, Pa., adjoining lands of Bruce Zimmers, Wayne Reighard, Bruce Holderbaum and others, containing eighty-seven acres, be the same more or less. Having a first-class brick dwelling, large bank barn and other outbuildings thereon erected. This land is two miles removed from the P. R. R. Station at Cessna, has never-failing spring, is convenient to schools and churches, under good cultivation and the best quality of limestone land.

At the same time and place there will be sold a tract of timber land used in connection with the farm, containing 27 acres and 143 perches net, adjoining lands of John Zimmers, Holderbaum heirs and others.

The above two tracts of land constitute a very desirable home. They will be sold free of dower and full possession given April 1, 1916.

Terms:—10 per cent. of bid cash on day of sale, 1-3 cash on confirmation of sale, 1-3 in 6 months and 1-3 in one year thereafter, with interest. Other arrangements as to a time of payment can be made with the Trustee.

E. M. PENNELL, Trustee to sell the Real Estate of J. Watson Zimmers, deceased. Dec. 24, 4t.

Watch Your Children.

Often children do not let parents know they are constipated. They fear something distasteful. They will like Rexall Orderlies—a mild laxative that tastes like sugar. Sold only by us, 10 cents.

Frank W. Jordan, Jr.

PUBLIC SALE OF VALUABLE REAL ESTATE.

The undersigned executor of the estate of Thomas M. Mervine, late of the Borough and County of Bedford, Pa., deceased, will offer at public sale on the premises, on

TUESDAY, DECEMBER 28, 1915, at one o'clock of said day, the mansion property, late the residence of said decedent, in the Borough of Bedford, Bedford Co., Pa., consisting of two adjoining lots, together fronting 120 feet on the south side of Pitt Street, between Thomas and West streets and extending back at same width 540 feet to an alley. Bounded on the west by lot of Wm. Weyant and on the east by lot of Peter BeeMiller.

Lot No. 1 is improved with a two-story frame dwelling, a large frame barn with ample sheds for carriages, and with necessary outbuildings.

Lot No. 2 adjoins Peter BeeMiller and lot No. 1, fronts 60 feet on Pitt Street and is unimproved.

This desirable mansion property will be sold as a whole or in two parts, to suit the purchaser. These lots are less than two blocks removed from the center of the business section of the town and contain the only unimproved lot on Pitt St. between Julian and West Sts., is in a first-class residence district and is desirably located.

Terms:—10 per cent. of bid cash on day of sale, one-third including the 10% cash on delivery of the deed, one-third in one year and one-third in two years thereafter, with interest; with the privilege of the purchaser to pay all in cash or both the deferred payments in one year. Immediate possession will be given.

E. M. PENNELL, Executor of the Estate of T. M. Mervine, deceased. Dec. 3, 4t.

ADMINISTRATOR'S NOTICE

[Estate of John H. Gephart, late of Napier Township, Bedford County, Pa., deceased.]

Letters of administration on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims to present the same without delay to

HOWARD MOON, R. D. 1, New Paris, Pa.
ELLEN GEESER, 414 Pine St., Johnstown, Pa.
E. M. PENNELL, Administrators. Dec. 10, 6w.

EXECUTORS' NOTICE

[Estate of Joseph F. Sill, late of Bedford Borough, Bedford County, Pa., deceased.]

Letters testamentary having been granted the undersigned executors named in the last will and testament of Joseph F. Sill, late of Bedford Borough, Bedford County, Pa., deceased, all persons having claims or demands against the estate of the deceased, are hereby notified to present the same without delay for payment, and all persons indebted to said estate are requested to make prompt payments of the same.

SAMUEL ARTHUR SILL, WILLIAM L. MAY, GEORGE POINTS, Executors. Bedford, Pa. Dec. 10, 6t.

PUBLIC SALE OF VALUABLE REAL ESTATE.

The undersigned administrator of the estate of Isaac Pierson, late of the Borough and County of Bedford, Pa., deceased, will offer at public sale on the premises, on

FRIDAY, DECEMBER 31, 1915, at one o'clock p. m., of said day, the mansion property, late the residence of said decedent, in the Borough of Bedford, Bedford County, Pa., consisting of a lot of ground fronting sixty-two feet more or less on the East side of Richard street, and extending back at same width two hundred and twenty feet to an alley. Bounded on the North by Lutheran Parsonage lot and on the South by lot of Sarah Milburn; also lot of ground situate in Bedford township immediately East of mansion property, being about sixty-eight feet in width and averaging about one hundred and sixty feet in depth.

Lot No. 1, is improved with a two-story frame dwelling, stable, and outbuildings.

Lot No. 2, adjoins William McKinley and Sarah Milburn, and is not improved.

This desirable property will be sold as a whole or in two parts to suit purchaser. The lot adjoining the mansion property contains choice fruit. Immediate possession will be given.

Terms:—Ten per cent. on day of sale; and balance on delivery of deed.

GEORGE POINTS, Administrator of the estate of Isaac Pierson, deceased. Dec. 10, 3t.

CHARTER NOTICE.

Notice is hereby given that application will be made by Jo. W. Tate, John Fletcher, William Brice, Jr., Thomas E. Kerstetter and John S. Brice to the Governor of Pennsylvania on the 11th day of January, 1916, under the provision of an Act of Assembly entitled "An Act to provide for the incorporation and regulation of certain corporations," approved April 29th, 1874, and the supplements thereto, for a charter for an intended corporation, to be called Kerstetter Amusement Company, the character and object of which is the constructing, owning, leasing and operating roller coasters, chutes, carousals, skating rinks and other amusement devices, and for such purposes to have, possess and enjoy all rights, benefits and privileges by said Act of Assembly and its supplements.

Dec. 17, 4t. B. F. MADORE, Solicitor

Can't look well, eat well, or feel well with impure blood. Keep the blood pure with Burdock Blood Bitters. Eat simply, take exercise, keep clean, and good health is pretty sure to follow. \$1.00 a bottle.

The Very Best Flour

That Money Can Buy



ELIAS BLACKBURN

Wholesale Distributor

Fishertown, Penna.

CHICHESTER'S PILLS

THE DIAMOND BRAND. Ladies! Ask your Druggist for Chichester's Diamond Brand Pills in Red and Gold wrapper. They are sold with Blue Ribbon. Take no other. Ask for CHICHESTER'S DIAMOND BRAND PILLS, for 25 years known as Best, Safest, Always Reliable. SOLD BY DRUGGISTS EVERYWHERE.

AGENTS - WANTED

Everywhere

To Sell

Madame

Du Four's

Face

Powder

which is prepared in four colors and two sizes.

25c & 50c

PER BOX.

Sent 2c stamp for sample. Department D.

The Du Four Co., Wash., D.C.

EMORY D. CLAAR

Attorney-at-Law

Bedford, Pa.

Located in office of the late Frank Fletcher, Esq.

ADMINISTRATOR'S NOTICE

[Estate of Frederick J. Hillogass, late of Mann's Choice Borough, Bedford County, Pa., deceased.]

Letters of administration on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims to present the same without delay to

Mrs. Salina Horner, Administratrix, 938 Bedford St., Johnstown, Pa. Dec. 3, 6w.

ASSIGNEE'S SALE OF VALUABLE REAL ESTATE.

The undersigned assignee of Joseph Barkman of Monroe Township, Bedford County, Pa., will offer at public sale on the premises, situate in Monroe Township, near Clearville, on

FRIDAY, DECEMBER 24, 1915, at 1:00 o'clock p. m., the mansion farm of said Joseph Barkman, containing 240 acres; 200 acres cleared, 100 acres of which are level land and the fields well watered, having thereon erected a two-story frame dwelling house, large bank barn and other outbuildings. There are on this farm 600 apple trees, 500 pear trees and 300 peach trees, all bearing.

Terms of Sale:—Ten per cent. of bid to be paid to the assignee at the time the property is struck off, and the balance of the purchase money upon confirmation of the sale and delivery of the deed.

ROBERT P. BARKMAN, B. F. MADORE, Assignee. Attorney.

EXECUTOR'S NOTICE

[Estate of Thomas M. Mervine, late of Bedford Borough, Bedford County, Pa., deceased.]

Letters testamentary on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims to present the same without delay to

E. M. PENNELL, Executor. Nov. 25, 6t.

ADMINISTRATOR'S NOTICE

[Estate of Isaac Pierson, late of Bedford Borough, Bedford County, Pa., deceased.]

Letters of administration on the above estate having been granted to the undersigned, all persons indebted to the said estate are requested to make prompt payment, and those having claims to present the same without delay to

GEORGE POINTS, Administrator. Bedford, Pa. Nov. 19, 6w.

Children Cry

FOR RHEUMATISM

CASTORIA

NEWSPAPER ARCHIVE

Bedford Gazette

ESTABLISHED IN 1805

VICTOR E. P. BARKMAN
Editor and Publisher

The Gazette is the leading newspaper of Bedford County and its circulation is far ahead of any of its contemporaries. As an advertising medium it is one of the best in this part of the state.

Regular subscription price per year \$1.50, payable in advance. Card of Thanks, 50c; Resolutions, \$1.00.

All communications should be addressed to

Gazette Publishing Co.,
Bedford, Pa.

FRIDAY MORNING, DEC. 31, 1915.

BEDFORD COUNTY
TEACHERS' INSTITUTE

(Continued From Last Week.)

of truth. The big business of the public schools is to search for truth.

Doctor Edward Howard Griggs—In education and politics we experiment with people. This experimentation is wrong. Let's go back and teach the fundamentals. Reading, writing and arithmetic were subsidiary processes when the school began. If we are to go back to these fundamentals we will have to go through a disastrous period. The cry for vocational education is the latest fad. We are demanding vocational efficiency. If we respond wholly to this cry and neglect the whole man our system will fail. The basis according to Aristotle is aim. (1) Material cause. (2) Formal cause. (3) Efficient cause. (4) Final cause. Man has his material cause, his formal cause, his efficient cause, and final cause. Education has the same aim and process. (1) Schools exist to be initiated in to the experience of the race. (2) Give freedom of education. Life is made up of bonds and limitations. (3) Power. The man with great power will either be a god man or a bad man. Efficiency is not an end, it is an equipment.

Wednesday Afternoon.

Doctor Van Ormer—Artificial Production of Stupidity. What shall we do with the bright boy? What shall we do with the dull boy? We need to conserve the bright pupil as much as we do the dull. However, we must take care of both. There are some natural conditions causing stupidity. Stupidity may be caused by insufficient food. In that case there is no physical basis for mental nourishment. Abnormal development of the tonsils and the growth of adenoids are causes. The fact that a boy can't see well or hear well, are causes of mental stupidity. It is possible for teachers to be factors in the production of mental stupidity. In all school work emphasize the first step before having the pupil taking the second step. Take only one step at a time. Shall we hold the class back for one backward pupil. No, but give him your service. We want the spirit of giving ourselves to the boys and girls. The time element is a great factor in school work. Pushing a child into the next grade without being ready for the next is a crime. To brand a child as being dull is terrible discouragement. Give them time and have patience with them.

Doctor Griggs—Macbeth. There are three periods in the development of Shakespeare's literary life. Early life, or life in which he gave the comedies. (2) Middle life or period in which he wrote the tragedies; (3) closing life, or period in which he wrote his mature works. Macbeth is the purest tragedy of guilt. Hamlet is the most wonderful tragedy of life. Macbeth, King Lear, and Othello are tragedies of passion. The most consummate villain is in Othello. There is a terrible simplicity in Macbeth. Ambitious man and woman are the theme of the plot. Every act of sin and virtue have two characteristics. (1) In the deed itself and does not come in time relation. (2) Time relation. Tragedy is rarely completed during the lifetime of the villain. Every thought appears on the body, innate world, in environment. Dante was the most consummate artist of this interrelationship. Shakespeare of the outer tendency. The movement in Macbeth is swift. Moral epigrams are the cause of it. It was produced at high speed, and he was master of his work. There is a terrible simplicity of moral movement. The play opens with the word, "Macbeth is the most terrible creature of Shakespeare's productions. Hamlet, Brutus, and Macbeth are three characters given to soliloquizing.

Thursday Forenoon
Devotional service was conducted by Rev. H. E. Weiland, pastor of Trinity Lutheran Church, Bedford.

Doctor Harrop—The Teacher's Personality. I despise too much of the abstract, and love the concrete. A. Lawrence Lowell says there is no characteristic of the Americans quite so prominent as muddy thinking. Simple duty has no place for fear. Duty implies privileges. Thus I would have a teacher who could impress upon my boy the idea of duty. There are thrills that I should have my boy receive to keep him away from danger as far as possible. It is a horrible experience for a boy to discover that his father had a shady past. Personality is that in you that grips the other fellow and makes him come your way.

Doctor Griggs—Principles in School and Government. Government is never wholly an economic problem. The state is itself upon the citizen. The same way on each individual. Every man is not conscious of the influence of all a larger. Just laws are for which a in the home. The first law must be clean; be cheerful; (3) We

must trust each other; (4) We must be loving and helpful; (5) We must be industrious. The school is an offshoot of the home, therefore the school has a differentiated end. Children must come promptly, be attentive, regularly, orderly and work. If we risk democracy in the state is it not possible to risk it in the home and school. Autocracy makes slaves and nihilists. Most children which you call bad are not bad at all but simply misdirected. Every reaction has a tendency to come out. Let the children state why they should not whisper. Public opinion in society we think is good, but nothing as compared to the school. Human society went through a long series of evolution before democracy was possible. First we have obedience and then that free activity. Impudence has to be suppressed. Will without reason is obstinacy. Reason unbalanced by will is vacillation. Habit is not morality, it is the stuff out of which habit is made. Habit must be transformed into free automatic action. Unconscious action is a blessing. Morally speaking there is only one way to learn to walk and that is by walking.

Doctor Ellis lectured on the good qualities of Louis Agassiz, the greatest American naturalist. We are chiefly interested in Agassiz because of his teaching ability which he possessed.

Thursday Afternoon.

Doctor Ellis—On the School and Society. There are various schools and society. There are three things invested in the school plant—Curriculum, money and human lives. The school plant may be utilized for more than school purposes. It should be a community and social center. These school houses shall serve the community and not only the boys and girls. If we intend to have industrial efficiency we must give our boys and girls a better chance to choose. We have a right to give the boys and girls the greatest possible outlook to choose the profession of teaching.

Doctor Griggs—Personal Influence in Moral Education. All government is interpreted through personality. The child's world is a personal one. In terms of personality is what causes children to love mythology. He always thinks God, nature, in terms of personality. We can in some degree limit the child's associates. The small child should be let alone. The child of 12 or 13 years old requires comradeship. The child should have daily comradeship with the mother, father to develop a full personality. Marriages must always depend upon personal selection. There are communities where the teacher resents the intrusion of the parent into the school business. Sincerity is character. Children are exceedingly sensitive to personality. Nothing is so destructive as attempting to remain in a position for which we are unfitted. The teacher has to behave rightly as well as the child. If you have made a mistake you must acknowledge it. The child is sensitive to justice and injustice more than we. If you must be unjust take it out on your equals. How can you be just if you do not respect personality. Punishment is moral medicine in the home. Reasons for punishment are to get curious and if unable to get curious, amputate. Courtesy is the natural behavior of a heart. We teach not only what we do but also by what we do. A dozen failures may be the greatest victories.

Doctor Harrop—Missing the Presidency. The lecturer spoke of the following men who missed the presidency. (1) Jefferson the first time he was a candidate for the position. Aaron Burr, Henry Clay, Stephen A. Douglass, James G. Blaine and William Jennings Bryan. He also told of the kind of reaction resulted in each on being defeated.

Friday Forenoon.

Doctor C. C. Ellis conducted the devotional exercises. Report of Committees. (1) Resolutions; adopted as read. (2) Necrology; adopted as read. (3) Auditing; adopted as read.

Doctor Harrop—Significance of the European War. Be open eyed for your opportunities. See your chance and be free to adapt yourself. Just one hundred years ago Napoleon the arch enemy of mankind was defeated and sent to St. Helena. England and France were engaged in a death grapple. Today they are friends. What strange bedfellows politics makes. Human selfishness is regnant on the continent of Europe. The whole cause is human selfishness. Some say the assassination of archduke Ferdinand caused the break. Some say racial hatred, others say economic conditions were the cause. Regarded from a physical standpoint statistics are unreliable, as to troops and battle lines. Up to November 17 over 4,500,000 men killed. All the able-bodied men are at war and the women are doing the work. Economically it costs England 21,750,000 dollars every 24 hours. The wealth of the world is being just blown away. It is upsetting all economic theories. We do not know what the boundaries will be. Treaties do not amount to much, and sometimes straws indicate in which direction in which the wind blows. It is an indication that the monarchies of Europe are tottering. It is a difficult matter for the United States to remain neutral. There is a change in the Monroe Doctrine in that President Wilson in his last message to Congress said all the Americas must stand together. Hatred is shown in the change of the name of St. Petersburg to that of Petrograd.

Whereas it has been our privilege to enjoy a week of instruction and entertainment of the highest order. Be it resolved: (1) That we return thanks to our worthy superintendent and his assistant for the excellent program they have furnished us, and commend their endeavors to keep the standard of Bedford county institutes second to none in the State. (2) That we appreciate the courtesy of the Bedford School Board in allowing us the use of the school building for institute purposes. (3) That we are grateful to the various speakers for the high quality of the instruction imparted and the inspiration derived from their messages, and to Professor Gibson and the Bedford orchestra for the splendid music provided; also to the Boy Scouts for their services to the institute and to

the ministers for their work in conducting the devotional services. (4) That we urge Bedford county teachers to make greater use of the free library of the State Board of Education. (5) That we give our heartfelt commendation and support to our honored State Superintendent in his opposition to militarism and the introduction of military training into our public schools. (6) That, providing the cost is not prohibitive, we favor the employment of a stenographer to take notes of the institute and that a synopsis of these speeches be published in pamphlet form for the use of the teachers. (7) That a copy of these resolutions be placed on file and copies be furnished to the county newspapers.

J. M. Garbrick, Chairman, E. C. Pote, H. S. Alshouse, Claude Mitchell, George L. Wolfe, E. A. Herschberger, R. F. Fetter, Charles P. Shriver and H. H. Brumbaugh, Committee.

State of Ohio, City of Toledo, ss.

Lucas County.
Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of one hundred dollars for each and every case of Catarrh that cannot be cured by use of Hall's Catarrh Cure.

FRANK J. CHENEY.
Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1886.
(Seal) A. W. GLEASON,
Notary Public.

Hall's Catarrh Cure is taken internally and acts directly upon the blood and mucous surface of the system. Send for testimonials, free. F. J. CHENEY & CO., Toledo, O. Sold by all druggists, 75c. Take Hall's Family Pills for constipation.

EXECUTOR'S SALE OF VALUABLE REAL ESTATE.

The undersigned executor of Millard F. Hardman, late of the city of Philadelphia, deceased, by virtue of the order and decree of the Orphans' Court of Bedford County, Pa., will expose to public sale on the premises, situate in Cumberland Valley, township, occupied by Ellsworth Brotemarkle, on

FRIDAY, JANUARY 21, 1916,
at 10.30 a. m., the following real estate:

All those certain three messages or tenements and tracts of land, situate, lying and being in the Township of Cumberland Valley, in the County of Bedford and State of Pennsylvania, bounded and described as follows, viz:

No. 1. The Home, or Mansion Property, beginning at a stake and line of John Morget, now Henry Fisher, thence by said line North 39° West 78° perches to stone; North 24° East 15° perches to stone; thence by land of John Elliott, later George Elliott, North 60° West 153° perches to Chestnut on Willis Mountain; thence South 16° West 110° perches to a hickory, thence by land of Daniel Houck, now Milton Brotemarkle, and Reuben Smith, South 60° East 176° perches to stake; thence by land of Andrew Rice, now Levi Hardman, North 50° East 74° perches to stake and place of beginning, containing one hundred and twenty (120) acres and allowance.

No. 2. With the Home Property, a tract of land bounded as follows: Beginning at stone, on the division line between John Elliott and George Elliott, as marked by P. Donahoe, Nov. 29th, 1856, thence by land of William Mason, now Thomas Fisher North 24° East 37° perches to locust stake; thence by same, North 60° West 74° perches to stone in run; thence by same, 24° East 28° perches to stake; thence by same North 60° West 74° perches to stone pile; thence by other lands of said George Elliott, South 45° West 32½° perches to black oak; thence by same, South 16° West 42° perches to Chestnut oak; thence by same South 60° East 153° perches to the place of beginning, containing fifty (50) acres net measure.

No. 3. A Mountain Tract of land situated on the Southeast side of Willis Mountain, in the said township, part of the Robert Sample, now George Elliott Tract, containing one hundred and ninety five acres, more or less.

Return of sale will be made to Court on January 24, 1916.

Terms of Sale:—10% of bid at the time the property is struck off, balance of one-half upon confirmation of sale and delivery of deed, and the remainder in two equal annual payments, deferred payments to bear interest.

LOIS JACQUET PALMER, Executor.

Commercial Trust Building,
B. F. MADORE, Philadelphia, Pa.
Attorney.
Bedford, Pa. Dec. 31, 31

Mr. E. E. DeVore, R. D. No. 2, mail carrier wishes to thank his patrons on the route for the beautiful traveling bag given to him for a Christmas present. Dec. 31, 1t.

The annual meeting of the corporators of the Bedford Cemetery Association will be held in the Odd Fellows' Room, next Tuesday, January 4, for the purpose of electing officers for the ensuing year and other business. Dec. 31, 1t.

Policy holders Urban Mutual Fire Insurance Company will meet at their home office, Bedford, Pa., Tuesday, January 18, 1916, between the hours 11 a. m. and 2 p. m., for the purpose of electing a board of directors for the ensuing year. J. P. CUPPETT, Dec. 31, 3t. Secretary.

A Move in the Right Direction.

We have in Bedford as fine a post-office as there is in the United States and our town is improving right along in a substantial direction.

Wouldn't it be a move in the right direction to have the young men belonging to the different homes to clean away the snow from the pavements of their homes

Hiram Dolittle.

Try a Gazette want ad; they bring results.

WATCH
IT GROW

In our regular savings department interest at 3% a year is compounded every three months. We issue to you a savings bank book. You add to the account as you can and when you can. But the interest never stops. Open an account and watch it grow.

THE OLD RELIABLE

HARTLEY BANKING CO.

BEDFORD, PA.

Oldest Bank in Bedford County

Wanted, For Sale, For
Rent, Etc.,

RATES—One cent per word for each insertion. No advertisement accepted for less than 15 cents. Subscribers living in Bedford County who have paid in advance are entitled to two insertions free, providing they are brief.

Call on J. Roy Cessna for workmen's compensation rates.

For Sale—A fine Brick House and lot in the Borough of Mann's Choice, Pa. Call on or address, H. W. Holler, Mann's Choice, Pa.

Wanted—Salesman with rig. Compensation \$4 to \$8 per day. Splendid opportunity. Stetson Oil Co., Cleveland, Ohio.

For Sale—The residence of S. L. Shaffer. Call upon or address A. J. Shaffer, Bedford, Pa., R. 2. Dec. 21, 1t.

For Rent—Six Room House, heated. Hot and cold water in kitchen, and bath room. Wired for electricity. J. S. Blymyer. Dec. 21, 1t.

Wanted—A man to work on farm on salary. Family can also have employment. Apply Arandale Hotel, Bedford, Pa. Dec. 24, 3t.

Lost—Silver purse, Friday evening, December 24, containing some money. Finder will receive reward if returned. J. S. Blymyer's Office, Bedford, Pa. Dec. 31, 2t.

For Sale—Store room and dwelling wareroom attached, stable and outbuildings, room 62x30. Clarence M. Cuppett, Mann's Choice, Pa. Dec. 10, 1t.

The Colonial House, on the Public Square, opened on Saturday, May 15, for boarders and roomers. Commercial men will find it a home. All modern conveniences.

W. A. SNYDER, Proprietor.
28 May. 1t.

For Sale or Rent—A. H. and W. F. Faupel of Mann's Choice, Pa., will sell or rent their mill to any desirable purchaser or renter. Mill is doing an excellent business and is in a splendid condition.

Announcement—C. C. Mervine announces that he is now the sole owner of the Mervine Undertaking and Cabinet Making business, and that the business will be conducted as usual in the building on West Pitt Street, which it has occupied in years past. Dec. 3, 1t.

Call, write or phone for Workmen's Compensation rates. All employers of labor must purchase insurance under the law effective January 1, 1916.
J. ROY CESSNA, Ridenour Bldg.

FOR SALE

Young and Wycoff strains of S. C. W. Leghorns, Cockerels. Will guarantee satisfaction with every sale. Prices reasonable. Send card for particulars.

S. C. EXLINE,
Inler, Pa.

For Sale

A Farm, about 98 acres. Stone House, Bank Barn and other outbuildings. Well watered, abundance choice fruit, at Charlesville, Colebrook Township.

Terms:—Satisfaction to purchaser.

For other information call on or write Lester Corle, Bedford, Pa., R. D. No. 4, Charles E. Koontz, Everett, Pa., R. D. No. 2, Executors, or Alvin L. Little, Esq., Bedford, Pa. Dec. 10, 3t.

Meeting of Stockholders.
Notice is hereby given to the Stockholders of the Bedford County Agricultural Society, that a meeting will be held at the Court House, Tuesday, February 1st, at one o'clock p. m., for the purpose of nominating and electing officers to serve for the ensuing year.

J. ROY CESSNA,
Jan. 7, 2t. Secretary.

J. Roy Cessna, special agent for the United States Fidelity and Guaranty Co., called a public meeting at Court House, Tuesday evening for the purpose of taking up the Workmen's Compensation Law, which goes into effect January 1, 1916. The company Mr. Cessna represents is one of the largest companies writing compensation insurance.

St. James Episcopal Church.
Second Sunday after Christmas.
Celebration of the Holy Communion 10.30 a. m. Morning Prayer and Sermon 11 a. m.

There are no better Cold Tablets
THAN OUR OWN

They Cure

Sent postpaid for twenty-five cents

Ed. D. Heckerman

The Druggist

Bedford, Pa.



Place your order for a memorial with the

Bedford Monumental Works

SUCCESSOR TO OTTO BROS.

Personal attention given to every detail. Large stock, artistic designs. Material guaranteed. Prices low. We handle grave vaults.

CLARENCE OTTO

120 N. Richard St, Bedford, Pa.

Independent Oil Co.

All kinds Refined and Lubricating Oils and Greases, Roofing

Enduro Gasoline a Specialty

Office and Warehouse Opposite Echo Vale Creamery.

County Phone 111-W. Wm. H. Ayres, Local Mgr.

THE
BEDFORD COUNTY TRUST COMPANY
Opens Its
CHRISTMAS SAVINGS FUND

Monday, December 27, 1915.

A Simple but Modern Way to Save.

JOIN IT.

THE FIRST NATIONAL BANK

SCHELLBURG, PENNA.

The small bank with the big backing

3% Compound interest paid 3%
on time deposits

You can open a Savings or Checking
account with us with \$1.00

Your patronage invited



1 OR 2 OR 5 OR 10 CENTS WILL ENTER YOUR BOY OR GIRL IN OUR CHRISTMAS BANKING CLUB. THIS WILL BE THE BEST FINANCIAL EDUCATION YOU CAN GIVE YOUR CHILDREN. START WITH THIS AMOUNT AND INCREASE WITH THE SAME AMOUNT EACH WEEK. IN 50 WEEKS:

1-CENT CLUB PAYS \$ 12.75
2-CENT CLUB PAYS 25.50
5-CENT CLUB PAYS 63.75
10-CENT CLUB PAYS 127.50

WE ADD 3 PER CENT INTEREST.
YOU CAN DEPOSIT 25 OR 50 CENTS, OR \$1.00 OR MORE EACH WEEK.
COME IN—WE WILL TELL YOU ALL ABOUT IT.
COME IN AND GET A CHRISTMAS BANKING CLUB BOOK FREE.

First National Bank
Bedford, Pa.

Dunning's Creek Reformed Charge
J. H. Dorman, Pastor.

Sunday January 2. Services at St. Paul's, Sunday School at 9 a. m. Preaching at 10 a. m. Services at Fishertown, Sunday School at 1 p. m. Preaching at 2 p. m.

Charlesville Grange will meet Jan. 6, at 1.30 p. m., at which time a special literary program will be rendered and report of delegates to State Grange be given and unwritten work exemplified. A full attendance is desired.

Rexa
Sick head
bad breath
tired bow
orderlies
ely. F

Sale Opens Friday, Dec. 31, and continues during entire month of January

January Clearance Sale

Sale Opens Friday, Dec. 31, and continues during entire month of January.

Opens Friday, December 31, and Continues Entire Month of January at Harold S. Smith Co.

BEDFORD, - - - - - PENNA.

An opportunity for the people of Bedford County to buy Men's and Boys' Clothing, Shoes, Hats, Furnishing Goods, Ladies' Coats, Suits, Skirts, Shoes and Dresses at SACRIFICE PRICES.

We must reduce our stock of Winter Goods at once--which accounts for the low prices.

Important--Everything sold in this store with our guarantee to be as represented--goods exchanged or money refunded if not satisfactory.

Railroad Fare Paid With a Purchase of \$15.00 or Over from Anywhere in the County.

Men's 50c Underwear 33c	25 Men's and Young Men's \$12 to \$15 O'coats \$7.95	Women's 60c Overshoes 39c	Men's \$1.25 Artics, only 95c	65 pairs Women's \$4 to \$5 La France Shoes, Small sizes 1.95	One lot Men's \$10.00 Suits \$5.95
One lot Ladies' Coats and Suits \$4.95	Women's Fine Hose in Tan and Black 7c	Women's Black Silk Hose 19c	Children's Heavy Ribbed Hose, only 7c	Women's \$1.25 House Dresses 79c	One lot Women's \$4.00 Rain Coats \$1.95

Men's Furnishings

Men's 50c Dress and work Shirts 39c.
10c Work Socks 05c.
10c Dress Socks 06c.
25c Suspenders 17c.
10c Red Handkerchiefs 04c.
Canvass and Jersey working Gloves 07c.
15c Dress Socks 11c.
50c Suspenders 23c.
Men's Heavy Wool Socks 19c.
Men's 35c Dress Ties 19c.
Boys' 50c Sweaters 39c.
Men's 75c Sweaters 44c.
Men's 75c Kid Dress Gloves 44c.
Men's \$1.25 Union Suits 95c.
Men's 75c Dress Shirts, now 44c.

Boys' 50c Fleece Lined Union Suits 39c.
Men's 60c Overalls 44c.
Men's 90c Overalls 79c.
Men's \$1.50 Lined and Unlined Dress Gloves 95c.
Boys' \$4.50 Mackinaws \$3.45.
Men's \$6.00 Mackinaws \$4.45.
Men's \$8.00 Mackinaws \$5.95.
\$1.50 Umbrellas for Men and Women 95c.
Men's 50c and 75c Work Gloves and Mittens 39c and 44c.
Men's Wool Gloves at 19c, 44c.
Men's \$2.50 Corduroy Pants \$1.95.

Men's and Boys' Dress Trousers

Boys' 75c Corduroy and Dress Knee Pants 44c.
Men's \$1.50 Khaki Pants \$1.19.
Men's \$3.00 Corduroy Pants, Lined and Unlined \$2.35.
Boys' 50c Pants 39c.
Boys' \$1.50 Knee Pants 95c.
Men's and Young Men's \$2.50 Dress Pants \$1.95.
Men's and Young Men's \$3.50 Dress Pants \$2.65.
Men's \$4.50 Dress Trousers \$3.45.

Hats and Caps for Men and Boys

50c Dress Caps 39c.
25c Caps 19c.
75c Caps 44c.
\$1.00 and \$1.25 Caps 85c.
Men's \$1.50 Hats 85c.
Men's \$2.00 Hats \$1.45.
Men's \$2.50 and \$3.00 Hats \$1.85 and \$2.15.
\$2.00 Fur Caps \$1.45.

Boys' Overcoats

\$4.00 Coats \$2.95.
\$3.50 Coats \$2.45.
\$5.00 Coats \$3.45.
\$8.00 Coats \$5.95.
Lot Boys' \$3.00 Coats \$1.95.

Boys' Norfolk Knee Pants Suits

\$3.50 Suits \$2.45.
\$4.00 and \$4.50 Suits \$2.95.
\$5 and \$6 Suits \$3.95, \$4.45.
\$6.50 to \$8.50 Right Posture Suits \$4.95 and \$5.95.
Boys' Right-Posture Suits with 2 pairs trousers \$6.95.

Suit Cases' Trunks and Bags

\$1.50 Suit Cases 95c.
\$2.50 and \$3 Suit Cases \$1.95.
\$5.00 Leather Suit Cases \$3.95.
\$5.00 Leather Bags \$3.65.
\$6 and \$8 Bags \$4.45, & \$5.95.
\$6.00 Trunks \$4.95.
\$8.00 Trunks \$6.45.
\$10.00 Trunks \$8.45.

Rain Coats for Men and Boys

Boys' \$3.50 Rain Coats \$2.45.
Men's \$4.50 Rain Coats \$2.95.
Men's \$6.00 Rain Coats \$4.45.
Men's \$8.00 to \$12.00 Rain Coats at \$5.95 and \$8.95.

Men's \$4.00 Corduroy Coats Blanket Lined \$2.95.

Skirts

Women's \$3.00 Skirts \$1.95.
Women's \$4.50 Skirts \$2.95.
Women's \$6.50 Skirts \$3.95.

Men's and Young Men's Suits

Men's and Young Men's \$10.00 Suits \$5.95.
Men's and Young Men's \$12.50 Suits, in brown, blue, gray and mixture \$8.95.
Men's \$15.00 Hand-Tailored Suits, latest styles, all shades \$10.95.
Men's \$18.00 Griffon and Cloth Craft Suits \$12.95.
Men's \$20.00 to \$25.00 Hart, Schaffner and Marx Suits \$14.95 and \$17.95.
One Special lot Young Men's \$8.00 Suits \$3.95.

Men's and Young Men's Overcoats

Men's \$10.00 Overcoats \$6.95.
Men's \$8.00 Storm Coats \$4.95.
One lot Men's and Young Men's \$12.50 Overcoats \$7.95.
Men's and Young Men's \$15.00 Overcoats, only \$10.95.
\$18.00 Overcoats \$12.95.
Men's \$20.00 to \$25.00 Hart, Schaffner and Marx Overcoats, latest style and shades \$13.95 and \$17.95.

Women's and Misses' Winter Coats at about One-Half Price

Women's and Misses' \$8.00 Coats \$4.45.
Women's \$10.00 Coats \$5.95.
\$12.00 Coats \$6.95.
\$15.00 Coats \$8.95.
\$20.00 Coats \$10.95.
Women's \$5.50 and \$6.00 Rain Coats \$4.45.
Women's \$4.50 Rain Coats \$3.45.
Girls' \$3.50 Rain Coats \$2.65.

Women's 35c Underwear 21c.
Women's 65c Union Suits 44c.
Girls' 50c Union Suits 39c.
Women's \$1.25 Union Suits 88c.

Suits for Women and Misses at 1-2 former price

\$12.00 Suits \$5.95.
\$15.00 Suits \$7.45.
\$20.00 Suits \$9.95.
\$25.00 Suits \$12.95.

These Suits are all new styles in Serges, Poplins and Broadcloth.

Petticoats for Women

One lot \$4.00 Petticoats \$1.95.
Women's \$1.50 Petticoats 95c.
Women's \$3 Petticoats \$1.95.
Women's \$4.50 Petticoats \$2.95.

Ladies' and Girls' Sweaters

Ladies' \$3.50 Sweaters \$2.45.
Ladies' \$3.00 Sweaters all colors \$1.95.
Girls' \$1.50 Sweaters, gray, red, navy 95c.
Sweaters for Small Children 39c and 79c.

Girls' and Children's Coats Greatly Reduced

Girls' \$4.00 Coats, black only \$1.95.
Girls' \$5.00 Coats, all colors \$3.45.
Girls' \$6.50 Coats \$4.95.
Children's \$3.50 Coats, small sizes \$2.45.

Furs for Women and Children at Half Price

Children's \$4.00 Sets \$1.95.
Women's \$10.00 Sets 4.95.
Women's \$15.00 Sets 7.45.
Women's \$20.00 Sets 9.95.
Women's \$5.00 Muffs for \$2.45.
Women's \$10.00 Muffs \$4.95.

Waists for Women

\$1.25 and \$1.50 Wash Waists 85c.
\$2.00 Crepe de Chine Waists \$1.85.
\$4.50 to \$6.00 Waists, Crepe de Chine, Taffetta and Georgette Crepe \$2.95, \$3.95.

Dresses for Women and Misses

\$6.00 Serge Dresses, all colors \$3.95.
\$10.00 Dresses, Messaline and Taffetta \$5.95.
\$16.00 Dresses \$2.95.
Children's Serge Dresses \$1.95.

Shoes and Rubbers for Men and Boys

Men's \$2.50 Work Shoes \$1.95.
Men's \$3.50 Work Shoes 2.45.
Men's \$2.50 Dress Shoes Button and Lace \$1.95.
Men's \$3.50 Dress Shoes Button and Lace \$2.85.
Boys' \$2.50 Shoes, in tan and black--button and lace \$1.95.
Boys' \$3.00 High-Cut Shoes \$1.95.
Men's \$1.25 Artics 95c.
Men's \$2.00 Artics \$1.45.
Men's 75c Rubbers 40c.
Men's \$4.50 Rubbed Boots \$3.45.
One lot of Men's \$4.00 Walk-Over Shoes \$2.45.
Boys' \$2.00 Shoes \$1.45.

Shoes for Women and Girls

\$2.50 Nurse Shoes, rubber heels and cushion sole \$ 9c.
Women's and Misses' \$2.50 Dress Shoes, in button and lace--patent and gun metal \$1.95.
Women's \$3.00 Shoes \$2.39.
One lot of Women's \$3.50 and \$4.00 Shoes \$1.95.
Women's \$2.00 Shoes in button and lace \$1.45.
Girls' \$2.50 Shoes \$1.95.
Girls' \$2.00 Shoes \$1.45.
Lot Girls' \$1.50 Shoes 98c.

Mail and Phone Orders Given Prompt Attention.

Harold S. Smith Co.

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NEWSPAPERARCHIVE®

TURNING A NEW LEAF

By De Lysle Ferree Cass

ROGER FEATHERSTONE rose late on New Year's morning with the barest suggestion of a headache. That was the aftermath of the previous night's celebration, memorabilia of which were scattered all about the apartment in a weirdly incongruous way. Roger's coat was still brightly speckled with red, yellow and blue confetti; there was a battered tin horn protruding from one pocket, and a particular fool's cap made of tissue paper was set rakishly askew on the bronze bust of Beethoven on the piano.

In the hazy, recalled grotesquerie of last night's homecoming, Roger had denuded himself progressively, beginning with his shoes at the door, his hat and waistcoat beside the dresser; trousers and linen at the foot of the bed and, last of all, his scarf tied in a beautifully neat bow beneath the nob of the bedpost.

Roger sat up regarding all this whimsically for some time and wondering dully how it is that morning daylight always imparts such a haggard aspect to the rosy visions of the night before. He yawned and stretched prodigiously; then made a bound for the washbowl and immersed his head in gratefully cold and refreshing water from the tap.

"Heigh-ho! New Year's morning and my fortieth birthday all in one! The good Lord knows that I don't feel that old, but these periodic 'parties' sure are beginning to pall upon me. If I were to do the conventional thing now, I'd begin the new year by making some amazingly moral resolution and then—But, after all, why not? I'll make a resolution and not break it, either! I'm forty years old today and as comfortable a bachelor as any I know. Hereby I do solemnly avow a placid life of celibacy. No wedding bells for me!"

Roger dressed leisurely, not a little pleased with the positive formulation of the idea that really had been in the back of his head for months past. He liked an admired girl, of course—what real man doesn't? But it was in a detached, impersonal sort of way. He enjoyed their chatty conversations as mental rest after weary business conferences at the office all day long; he liked vivacious femininity across the table when he dined out in the evening. But as for actually burdening himself with one woman for life—as for voluntarily domesticating himself, eschewing the good fellows at



Roger Sat Up.

the club, and as for systematizing his life into a humdrum routine—no, no! not for Roger Featherstone!

Ah! there went the telephone bell! His sister Madge undoubtedly—Madge who had married Phil Barnes and taken out of the merry whirl of things as jolly a chap as ever—

"Hello! hello! Yes, this is Roger talking. Oh, I thought it might be you, sis. Why, no-o-o! I've no particular appointment for tonight. For dinner at your house? Yes, I'll come, thank you. Eh? You don't say? Betty Hurling going to be there with you, too? Well, well, of course I remember her! We used to be sweethearts back in kid days. When did she get back in town? Must be four or five years since we've met. All right, I'll be over."

Roger sighed as he hung up the receiver, then grinned.

"Fair, Fat and Forty." A western woman, who says she is 40 years old, wrote Mr. Harry Bowers recently, and proposed marriage to him. She wrote: "Since I have been out here I have saved enough money to keep both of us as long as we live," and closes her letter with these words: "I never go to sleep at night without a gun under my pillow. Would you object to that?" Harry says: "I believe the girl is sincere, and I'd marry her tomorrow if she did not want to sleep with a revolver under her pillow. I am afraid she might shoot me for a bandit."

"Tonight will be a good time to tell them about my New Year's resolution."

The cozy little dinner party was over. Sister Madge and Phil—"Hub" she patronizingly called him—were somewhere out in the back of the house. They had left Roger and his old chum Betty alone tete-a-tete in the dimly lit parlor.

How that girl had grown and "improved" during these five years that Roger hadn't seen her! Why, she had developed into a positive little peach! What a sensation she would make at one of the club dances!

She hadn't forgotten about their old days together, either—recalled lots of little childish intimacies that had slipped even Roger's memory. Why, those fuzzy little tendrils of hair curling at the nape of her neck were post-



She Hadn't Forgotten About Their Old Days.

tively—adorable! Yes, and those liquid, mischievous eyes of hers! Deuce take it! what was that elusive scent she used? Did it come from that fluffy hair, or the gown, or—

Roger was in the midst of telling her about his resolution to eternal bachelorhood. He had intended to do it humorously, epigrammatically. But the warm, physical proximity of the girl was an indubitably permeating thing—went to one's head—and that little pink-nailed, soft hand lying passive so near to his was—

"So when I got up and remembered that today is New Year's and my fortieth birthday, I said to myself—"

"Yes, Roger,"—oh, the subtle, amused, encouragement of that inflection. It piqued him strangely.

"I said to myself that—"

"Yes, Roger—"

The man stared at her confusedly and all at once was accusingly conscious that, somehow or other, that soft, warm little hand of her was nestling comfortably within his own tremulous grip.

"You were saying, Roger, that you told yourself that—?"

"That I've been needing you for ever so long, dear," mumbled the man, red-faced.

And she: "Oh, Roger! What a perfectly lovely New Year's resolution!"

NEW YEAR'S DAY IN CHINA

Occasion When Whole Country Is Painted Red—Time When All Debts Must Be Settled.

New Year is the national payday in China. All accounts must be squared up at that time, and the man who can't raise money enough to pay his debts has to go into bankruptcy. The laws are such that the creditor can enter the debtor's house and take what he pleases if there is no settlement. To prevent such action families club together and make all sorts of compromises to keep up the business reputation of the clan. New Year is a great day for the pawnbrokers; their shops are crowded with people who want to redeem their best clothes before the New Year. There are crowds, also, who want to pawn other things in order to get money to pay their debts. Pawnbrokers receive high rates of interest, in which they are protected by the government.

The Chinese paint the whole country red, figuratively speaking, on New Year's day, in more senses than one. Red is the color which with them denotes good luck and prosperity, and all the New Year cards and invitations are on paper of that color. Every child gets its New Year's present wrapped in red paper, and red inscriptions are pasted over the doors of the houses. These inscriptions bear characters praying for good fortune, wealth and happiness, and they are posted on each side of the outer door of the houses. New pictures of Chinese generals are put on the front doors and the houses are scoured and made clean.—Philadelphia Inquirer.

There Is No Question but that indigestion and the distressed feeling which always goes with it can be promptly relieved by taking a **Rexall Dyspepsia Tablet** before and after each meal. 25c a box.

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Go to your druggist and get a \$1 box of Tono-line Tablets and you will always go to the table with a hearty appetite, and what you eat will taste good, because your stomach and intestines will be clean and fresh, and you will know there are not going to be any more bad nights and miserable days for you. Tono-line tabs freshen you and make you feel like life is worth living.

Tono-line Tablets cost \$1.00 for a 50 days' treatment. At druggists or mailed by American Proprietary Co., Boston, Mass. Dec. 3, 4t.

THE WAR A YEAR AGO THIS WEEK

Dec. 27, 1914.

British cruisers and seaplanes attacked German naval base at Cuxhaven.

Commander of the German cruiser York sentenced to two years' imprisonment for losing his vessel.

Dec. 28, 1914.

New defenses of Paris completed. Russians raised siege of Cracow to attack Austrian armies attempting flank movement.

American government protested against interference with American commerce by British warships.

United States cruiser Tennessee took 500 refugees from Syria.

Dec. 29, 1914.

Germans re-enforced their line in Belgium.

French invested Steinbach, Alsace. Germans repulsed French attacks on Sennheim.

Dec. 30, 1914.

Germans retreated across the Bzura river.

Russians advanced in South Poland. French submarine torpedoed and damaged Austrian dreadnaught Viribus Unitis.

German airmen dropped bombs in Dunkirk, killing fifteen persons.

Dec. 31, 1914.

French took half the village of Steinbach.

Turks invaded Russian Caucasus advancing on Kars and Ardahan.

Thirty French and British warships bombarded Pola.

Rockefeller Foundation steamer Massapequa sailed on second trip with supplies for Belgium, and fifth Belgian relief ship left Philadelphia.

Jan. 1, 1915.

Russians invaded Hungary, splitting Austrian army by their operations in Carpathians.

Russians in East Prussia driven across border into Polish province of Suwalki.

Turks invaded Russia but failed to envelop Russian forces.

British battleship Formidable torpedoed and sunk in English channel, 600 lost.

Jan. 2, 1915.

Germans began offensive movement against Kielce, Russia.

Turks captured fortified Russian town of Ardahan.

Arrest of four German reservists on liner in New York harbor resulted in exposure of big fraudulent passport plot.

When the World's All Knew.

It is the same old world that we greeted on New Year's morning. But somehow it looked so different. The invisible dividing line between last year and this has made possible a new angle of vision. The grip of old passions seems to have lost its hold and a new purpose, partly old, partly new, throbs for recognition. A gentleness appears in faces thought to be hard and cynical. Happiness sparkles in the eyes of sad and lonely folk. A sort of introduction is needed to oneself. For the dawn of the new year makes possible a fresh attack on the age-worn problems, another attempt to produce the best instead of the good, and a new walk down by-ways of human experience where one may be a good Samaritan with no eye but his to see and understand. The world is all new on New Year's morning—my world, your world, our world—to make over for the Kingdom.—Ralph Welles Keeler.

The Old and the New.

Another year has joined his shadowy fellows in the wide and voiceless desert of the past, where, from the eternal hour-glass forever fall the sands of time. Another year, with all its joy and grief, of birth and death, of failure and success, of love and hate. And now, the first day of the new o'erarches all. Standing between the buried and the babe, we cry, "Farewell and hail!"—Robert G. Ingersoll.

INTERNATIONAL SUNDAY SCHOOL LESSON

(By E. O. SELLERS, Acting Director of the Sunday School Course of the Moody Bible Institute of Chicago.) (Copyright, 1915, Western Newspaper Union.)

LESSON FOR JANUARY 2

THE ASCENDING LORD.

LESSON TEXT—Acts 1:1-14. GOLDEN TEXT—"When he ascended on high, he led captivity captive, and gave gifts unto men"—Eph. 4:8.

More and more we are convinced that the great trouble with Christians is that the life of Jesus for them closes with the gospels. We seem to fail to comprehend that he is living today as much and even more than he was nineteen hundred years ago. The Book of Acts is a continuation of the Gospels (v. 1), and is yet a closed book.

I. The Proof of the Resurrection, vv. 1-3. (1) Its reality. No better proved event is recorded in history than the resurrection (see I Cor. 15:48); it stands absolutely unchallenged. The all sufficient proof was that during "forty days" his disciples had talked with him concerning the kingdom. Note, it was only his disciples who beheld, his enemies never saw him after Calvary. (2) Its burden. Just before his ascension Jesus (v. 2) gave his disciples definite instructions, commandments (Matt. 28:19, 20, etc.) (a) to tarry in Jerusalem, (b) to be clothed with power, (c) to go forth and to proclaim or herald his gospel. During those intervening days of waiting for the endowment with power they alone knew the gospel and men were perishing, which gives point to the necessity of receiving the spirit before undertaking the work of witnessing.

II. The Promise of the Father, vv. 4-8. Read carefully Joel 2:28, Isa. 44:3, and compare with Luke 24:49 and also the words of the Baptizer, Luke 3:16. (1) To receive the Holy Spirit is an obligation upon all, they were "charged not to depart from Jerusalem" (v. 4) (See also Eph. 5:18). (b) The reception is to be preceded by repentance for sin, though the confession of sin and the acknowledgment of Christ as Savior is only possible through the spirit (I Cor. 12:3). (c) With the spirit comes power, authority (v. 7). This power is of God, it is spiritual, it is not "temporal" nor of the church. The kingdom is a spiritual idea (Luke 17:21) and the vice-regent of that kingdom is the Holy Spirit. The program of Jesus is "spirit-filled men as witnesses" and "beginning at Jerusalem." This promise of Jesus (v. 8) suggested to the disciples the restoration of Israel to its place among the nations and in his reply he intimates that such is a possibility (see Isa. 1:25-27, Ezek. 36:23-28, Hosea. 3:4, 5, Joel 3:16-21, Amos 9:11-15), but in a most emphatic manner he tells them that of that hour God has reserved to himself the knowledge (Matt. 24:36, Mark 3:22). When they were to receive the kingdom he does not tell, but when they should receive power he tells them plainly, viz. when the spirit should come upon them. The spirit is not for mere happiness or gratification, but comes upon us for usefulness (see 4:3-12, 31, 33, 5:32, 9:17, 29) and that beginning at home, in Jerusalem, then to the ends of the earth. A spirit-filled Christian or church is a good home missionary and foreign evangelist as well. Finishing his message he lifted his hands and in benediction he ascended on high, and this act has ever since been continued. His ascension is a blessed historical fact, fully attested and deeply significant. He ascended to lead captivity captive, to appear in God's presence for us in our behalf and to prepare a place for us that where he is we may be also (Ileb. 9:24, John 14:2). His presence now on high guarantees our presence there hereafter (John 12:26, 14:3, Rev. 3:21).

III. The Present Place of Jesus, vv. 9-11. While he talked with his disciples he ascended even as Enoch walked "and was not" (Gen. 5:24, Heb. 9:28, R. V.). The query must naturally have arisen in their minds, "When shall we have another interview with him?" As that question arose behold two were near to answer (v. 10) and their answer was a practical one. "Why stand looking unto heaven?" There are times to gaze and times to go. Now is the time to be fulfilling his command (vv. 4, 12) and not to be lost in wonder and speculation. But to cheer their hearts these men in white gave them, and us, a wonderful promise, viz., Jesus is coming back, visibly, personally (the words of the original text are very plain and positive) and, as he was received in the clouds, he will come in a cloud.

This promise is and has always been the great hope of the church (Titus 2:13).

IV. The Place of Prayer, vv. 12-14. The disciples were bidden to tarry, to tarry at a specified place, Jerusalem, and to tarry at a specified place for a particular purpose, viz., "power." They obeyed. The empowering blessing can only be received through obedience (Acts 5:32). The time of waiting was not idly nor listlessly passed, for it was spent in prayer.

Jesus is yet, and shall ever more, be doing and teaching for and through those who love him, who look for his glorious appearing.

Next Sunday's lesson is the record of the answer to their prayer.

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ALL SUITS MUST BE SOLD AT ONCE.
Sale Starts FRIDAY, DECEMBER 31st at 9 O'clock A. M.

Your Choice of Any Suit in the Store at One-Half Its Marked Price
As We Have Been in the New York Market Several Times During This Season, We Have Been Able to Secure the Latest Models and Best Values Ever Brought to Bedford County.

Owing to the Great Values Offered in This Big Suit Sale, We Would Advise You to Make Your Selection AT ONCE as They Will Not Last Long at This

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ALL DRESSES GO IN THIS SALE AT ONE-HALF AND ONE-THIRD OFF THEIR MARKED PRICE.

Sensational Savings Rule Throughout the Store.

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50c Hand Embroidered on fine Sheer Linen	25c
25c Hand Embroidered Handkerchiefs in pretty, neat designs	15c
15c Embroidered Corner Handkerchiefs	10c
5c Plain Hemstitched Handkerchiefs, 3 for	05c

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One lot Misses' and Children's Fleece Ribbed Vests and Drawers, Sizes 3 to 15 years, 19c Garment

One Lot Misses' and Women's Shoes values up to \$3 98c
One Lot Men's Shoes, Sold up to \$3.50; Sale Price \$1.98

Men's Wool Hose Specially Priced at Clearance Sale

Men's 25c Wool Half Hose Assorted Colors	15c
Men's 35c Extra Heavy Wool Hose, pair	25c
Men's \$1.25 Wool Lumbermen's Socks	\$1.00

EXTRA SPECIAL

One Lot Men's Wool Lined Buckskin Gloves, Regular 75c value 50c

One Lot Wool Dress Goods, new and desirable colors, sold up to 85c yard; Clearance price per yard 29c

One Lot Dress Goods, some of Silk and Wool, values up to \$1.00; clearance price 59c

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Lot of Bed Spreads Slightly Soiled from Handling values up to \$3.50; Clearance Price 33 1-3 off the Dollar.

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36-inch Bleached Muslin, Free from Starch or Lime, Regular 10c quality 7 1/2c

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All Fur Neck Pieces and Sets at One-Third off Their Market Price.

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Canned Hominy, 3 cans	25c
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Old Reliable Coffee per pound	23c
Canned Sauerkraut per can	08c

Lenox Soap, 8 Cakes	25c
Armour's Sale Soap, 13 cakes	25c
Choice Rio Coffee, per pound	12c

Remember Date of Sale and Don't Fail to Attend the Wonderful Bargain Days at

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TALK ON COMPEN-

SATION INSURANCE

(Continued From First Page.)

amount payable under total disability claim is \$4000.00, plus the medical

For partial disability, either permanent or temporary, employees are entitled to 50% of the difference between his weekly wages before and after the injury, not to exceed \$10.00 per week, and not for more than 300 weeks. For the loss of a hand, 175 weeks, an arm, 215 weeks, a foot, 150 weeks, a leg, 215 weeks, an eye 125 weeks. The loss of both hands or both feet, both arms, both legs, or both eyes constitutes permanent total disability taking a maximum payment of not more than \$10.00 per week for 500 weeks, limited to \$4000.00 in the aggregate. To constitute the loss of a member amputation is not necessary, if there is a permanent loss of use.

For fatal injuries indemnity is provided by paying a certain percentage of wages with a maximum of \$20.00 per week and a minimum of \$10.00. For one of two children, with no widow or widower, 25% for each additional child 10%, with a maximum of 60% for all children. For widow or widower and no children 40%, with one child 45%, with two children 50%, with three children 55%, with four or more children 60%. If there are no widow, widower or children, then the following provision:—for both parents, or surviving parent 20%, for a brother or sister, if no surviving parent 15%, for each additional brother or sister, 5%, with a maximum of 25% for all brothers and sisters. In addition to these payments, expenses of sickness and burial not to exceed \$100. This of course, means the medical provision on account of the injury, where the word sickness is used. Payments to a child's brother, or sister ceases at the age of 16 years. Should a widow or widower remarry, or become capable of self support, payments cease. The maximum period payable for death is 300 weeks. The payment made to alien relatives who are not residents of the United States shall be two thirds the amount provided in the above schedule. Actual dependency of alien children must be proven.

An employer having accepted the

law shall purchase insurance in either stock or mutual company, or become a contributor to the State Insurance fund, unless he has been granted the privileges of self insurance by showing sufficient financial strength and being granted such permission by the Industrial Board. Notice of accident must be given by an injured employee within fourteen days after it happened, unless employer has actual knowledge of this occurrence. Claims are forever barred unless within one year after the accident the parties have agreed to settlement, or one of them has started proceedings to collect compensation. Settlements may be made by agreement between the employer and the injured on and after the 14th day after the injury. The agreement must be in writing and signed by the parties, a certified copy of agreement must be delivered to Compensation Board, who must approve same. If parties fail to agree the claim goes before Compensation Board for hearing. There is no indemnity paid if it can be proven that an employee deliberately injured himself to draw indemnity, or if the employee was intoxicated at the time of the injury.

A law has been passed for the creation of Mutual Associations and also for the creation of an Insurance Fund. Speaking of the Fund it will be administered by the Insurance Board appointed by the Governor without liability on part of the State beyond the amount of the contribution of premiums by the subscribers. The administration expense, however will be paid by the State up to July 1st, 1919, for which an appropriation of \$300,000.00 was made by the last legislature. Bear in mind that the State does not guarantee the fund, and does not guarantee to make good any deficiency if any one of the groups of contributors should meet with a catastrophe and as a result, the fund, insofar as it relates to that group, should be exhausted. There is, on the other hand a provision in the Act creating the fund, and I refer to Section 6 of Act No. 340, the following language: "In fixing the premiums payable by any subscriber, the Board may take into account the condition of the plant, shop, workroom, etc., and they may from time to time change the amount of premiums payable by any of the subscribers as circumstances may require and they may increase the

premiums of any employer neglecting to provide safety devices, or disobeying the rules or regulations made by the Board. The insurance of any subscriber shall not be effective until he shall have paid in full the premiums so fixed and determined."

In addresses which have been made in different parts of the State by members of the Insurance Board its manager and assistant manager have laid great stress on the fact that the law says that any subscriber to the Fund is relieved of all further liability. This only means, gentlemen, that, in case of an injury an employee must make his claim against this fund, and not against the employer. It does not mean that the Fund will make any payments or any defense should claims be made for damages under common law procedure, as the Fund can only cover for Compensation payments as provided by the law, and I might say right here that there are many accidents occur in Compensation States that are found not entitled to Compensation payments, and naturally procedure is then taken under common law with the hope of recovery.

A further statement made by the managers of the Fund is that there is no place in the law where the word "assessment" is mentioned. This is perfectly true. But the provision for the changing of the premium at any time that circumstances that I quoted some few moments ago, allows the Board the same latitude that would be granted if the word "assessment" had been made use of, and seems to indicate that, without doubt, if the Fund should become bankrupt, there will be ways and means for the Board to collect a sufficient amount of extra premium to meet such a contingency.

While I desire to deal with the fund in all fairness, there are some statements of facts which I wish you to bear in mind. The Fund has no capital or surplus, and the State assumes no responsibility or guarantee of the fund. The Fund cannot issue a policy of insurance. Its protection is limited to Compensation payments only. In the event the Act should be declared unconstitutional, all claims would revert to a common law procedure, and the Fund could furnish no protection whatsoever to its subscribers. No one is authorized to execute any promise and a sub-

scriber assumes and pays for much, but gets very little. An employer can much better afford to carry his own risk, and thus avoid being subjected to the risk of helping to carry the hazards of other members to the group to which he belongs. The rates of the Fund are to be 10% under Stock Companies, and this should be so, for the class of protection it gives.

Its expenses are all paid by the State. Its premiums are exempt from taxation, and while there is a provision that proper reserves must be created, there is no rule by which they are created, and there is no one to see that they are properly maintained as the Board is not subject to any Department investigation. The sky is the limit in case of a catastrophe accident. The test of real insurance always comes with such a disaster, and the fund is not, or never will be in position to withstand such a test.

I will touch lightly on the subject of Mutual Insurance. I do not think that any well informed business man will resort to any such means to relieve him of the obligation of the law. Mutual Insurance may be all right for underwriting fire risks, where the loss can be determined but the underwriting of compensation is an entirely different matter. Payments are deferred into the future for 500 weeks, or practically 10 years and I do not think that any employer of labor desires to hold the bag and take the chance that a Mutual Association will be in existence ten years in the future. I will quote from two sections of the law No. 342, which is provided for the incorporation and regulation of Mutual Companies. Section 11 reads "that the Board of Directors may make reasonable rules and regulations, and that any subscriber who disregards such rules shall forfeit one half of the unearned premiums previously paid by him. That should a member terminate his insurance, it shall not release him from liability for the payment of assessments then, or thereafter, made by the Board of Directors to make up any deficiencies existing at the termination of his insurance." and Section 12 reads, "Every subscriber to such Association shall be under a contingent mutual liability for the payment of losses and expenses in excess of the cash funds of the Association to an amount equal to the premium paid

by him during the current year."

There are some twenty-six States having Compensation laws, and there has not been a sufficient amount of Mutual business written in these states to make it worthy of the consideration of any employer, while the Mutual plan is one that has been provided by the State of Pennsylvania for the administration of the law, and while I, personally, have the honor to represent the United States Fidelity and Guaranty Company of Baltimore, which is a Stock company, we want to treat it fair as a competitor. My company is in the insurance business, and we hope to get our fair share of the premiums,

but if any employer in the state should ask my advice, after having stated that, under no condition would he insure with my company. I would without hesitation, advise him that his choice should be between some other good stock insurance company, or arrange under the Act, to be granted permission to carry his own insurance. That under no circumstances is he justified in contributing premiums to a Mutual organization if he desires to obtain absolute security as a guarantee for payment of compensation to his employees. As between Mutual Associations and State Fund, I should advise

(Continued next week.)

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BEGIN TO-DAY and start the New Year right.

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